



# PA Mortgage Broker New Application Checklist (Branch)

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## CHECKLIST SECTIONS

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## GENERAL INFORMATION

### Who is required to have this license?

The [Pennsylvania Mortgage Licensing Act](#) (7 Pa.C.S. § 6101 *et seq.*) requires a license for any person or company who engages in the mortgage loan business by directly or indirectly negotiating or placing loans for others in the primary market for consideration.

A separate branch license will be required for every location where mortgage loan business activities are conducted outside the company's principal place of business. 7 Pa.C.S. § 6131(a.1)

### Activities Authorized Under This License

This license authorizes the following activities...

- First mortgage brokering
- Second mortgage brokering
- Home equity lines of credit
- Reverse mortgage brokering
- Third party mortgage loan processing
- Third party mortgage underwriting
- Lead generation
- Mortgage loan modifications

### Pre-Requisites for License Applications

- Be approved as a Pennsylvania Mortgage Broker license; or
- Have a pending Pennsylvania Mortgage Broker company license application.

Pennsylvania does not paper licenses for this license type.

## Document Uploads

Documents that must be uploaded to the *Document Uploads* section of the Branch Form (MU3) in NMLS are indicated in the checklist below. When uploading documents:

- Follow the guidance in [Document Upload Descriptions and Examples](#).
- Only upload documents relevant to the company application.
- Only upload documents where there is a selectable document category. If inappropriate documents are uploaded that should not be, you will be contacted by your regulator and asked to remove them from NMLS.
- Do not upload the same company documents multiple times. Generally, unless the document is state-specific, if the document has already been uploaded for another state, a new upload is not required unless changes have been made.
- If a document previously uploaded has been revised, delete the old document and replace it with the new document (history of the old document will remain in NMLS).
- For state-specific documents (e.g., Surety Bonds), be sure to indicate the applicable state.

## Helpful Resources

- [Branch Form \(MU3\) Filing Quick Guide](#)
- [Document Upload Descriptions and Examples](#)
- [Payment Options Quick Guide](#)
- [License Status Definitions Quick Guide](#)

## Agency Contact Information

Contact Pennsylvania Department of Banking and Securities, Non-Depository Licensing Office staff by phone at 717-787-3717 or send your questions via email to [ra-asklicensing@pa.gov](mailto:ra-asklicensing@pa.gov) for additional assistance.

The completed checklist and the documents that are required to be submitted outside of NMLS must be received within 5 business days of the electronic submission of your application through NMLS via email to [ra-asklicensing@pa.gov](mailto:ra-asklicensing@pa.gov)

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL 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.

**LICENSE FEES** - Fees collected through NMLS are not REFUNDABLE or TRANSFERABLE.

Complete	PA Mortgage Broker (Branch)	Submitted via...
<input type="checkbox"/>	<p><b>Pennsylvania Branch License/Registration Fee:</b> \$250</p> <p><b>NMLS Initial Processing Fee:</b> \$20</p> <p>7 Pa.C.S. § 6132(a)(4)</p>	<b>NMLS (Filing submission)</b>
<input type="checkbox"/>	<p><b>Credit Report for Control Persons:</b> \$15 per control person.</p> <p>7 Pa.C.S. § 6133(e)(5)</p>	<b>NMLS (Filing submission)</b>
<input type="checkbox"/>	<p><b>Pennsylvania State Police Criminal History Background Check:</b> \$22.00 for each request and is payable through PATCH by credit card. Results will not be accepted more than 30 days prior to the application submission date.</p> <p>7 Pa.C.S. § 6133(d), 6138(a)(3)</p>	<b>Outside NMLS – See the Criminal Background History Instructions</b>
<input type="checkbox"/>	<p><b>MU2 Individual FBI Criminal Background Checks:</b> \$36.25 per branch manager.</p> <p>7 Pa.C.S. § 6133(d), 6138(a)(3)</p>	<b>NMLS (Filing submission)</b>
<input type="checkbox"/>	<p><b>Third Party Investigatory Background Checks:</b> Fees vary by investigative company. In addition to the Pennsylvania and Federal Criminal Background Checks, a branch manager <i>who does not or has not resided in the US for at least 5 years</i> must provide an investigative background report. Results will not be accepted more than 30 days prior to the application submission date.</p> <p>7 Pa.C.S. § 6133(d), 6138(a)(3)</p>	<b>Outside NMLS – See the Criminal Background History Instructions</b>

REQUIREMENTS COMPLETED IN NMLS		
Complete	PA Mortgage Broker (Branch)	Submitted via...
<input type="checkbox"/>	<p><b>Submission of Branch Form (MU3):</b> Complete and submit the Branch Form (MU3) in NMLS. This form serves as the application for the license through NMLS.</p> <p>7 Pa.C.S. § 6131(a)</p>	NMLS
<input type="checkbox"/>	<p><b>Branch Manager:</b> A Branch Manager must be designated for each licensed location. A Branch Manager is defined as an individual who is the supervisor of a branch office.</p>	NMLS
<input type="checkbox"/>	<p><b>Branch Manager Tax Certification:</b> Provide a certified memorandum indicating all tax obligations to the Commonwealth of Pennsylvania have been paid or that a deferred payment plan with the Pennsylvania Department of Revenue has been made. PA Executive Order 2011-06.</p> <p>Click to download <a href="#">Tax Waiver and Certification form</a>.</p>	Email to: <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a>
<input type="checkbox"/>	<p><b>Branch Manager (MU2) Attestation:</b> Complete the Individual Form (MU2) in NMLS. This form must be attested to by the applicable branch manager before it is able to be submitted along with the Branch Form (MU3).</p> <p>7 Pa.C.S. § 6131(a), (a.1)</p>	NMLS
<input type="checkbox"/>	<p><b>Credit Report:</b> Branch Managers required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license request for your company can be filed through NMLS. This authorization is made when the Individual Form (MU2) is submitted as part of the Branch Form (MU3).</p> <p>7 Pa.C.S. § 6133(e)(5); 6138(a)(3)</p>	NMLS
<input type="checkbox"/>	<p><b>Other Trade Name:</b> If operating under a name that is different from the applicant’s legal name, that name (“Trade Name”, “Assumed Name” or “DBA”) must be listed under the <i>Other Trade Names</i> section of the Branch Form (MU3). Pennsylvania does not limit the number of other trade names.</p> <p>If operating under an “Other Trade Name”, upload proof of registration of the trade name(s) with the Pennsylvania Department of State, Corporations Bureau and approved document with the assigned Pennsylvania business entity number that demonstrates authorization to do business Pennsylvania under that trade name.</p> <p>This document should be named <i>Pennsylvania Trade Name – Assumed Name</i>.</p> <p><b>Note:</b> When adding an Other Trade Name to a Branch Form (MU3), it must also be added to the Company Form (MU1).</p> <p>7 Pa.C.S. § 6121(2); 6131(i)(1)</p>	<p>NMLS</p> <p><b>Upload in NMLS:</b> under the Document Type <a href="#">Trade Name/Assumed Name Registration Certificates</a> in the <i>Document Uploads</i> section of the Branch Form (MU3).</p>

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS		
Complete	PA Mortgage Broker (Branch)	Submitted via...
INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS		
<input type="checkbox"/>	<p><b>Legal Name/Status Documentation:</b> Upload legal documentation of legal name or legal status. This may be certified copies of divorce decree, marriage certificate, copy of driver’s license, passports, etc.</p> <p>This document should be named <i>[Document Name]</i> (Ex. Driver’s License, Marriage Certificate, etc.).</p> <p>7 Pa.C.S. § 6131(b); 6138(a)(3)</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Legal Name/Status Documentation</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).</p>

<b>NMLS ID Number</b> (Company)	
<b>NMLS ID Number</b> (Branch)	
<b>Branch Manager</b> <b>Legal Name</b>	

<b>REQUIREMENTS SUBMITTED OUTSIDE OF NMLS</b>		
<b>Complete</b>	<b>PA Mortgage Broker (Branch)</b>	<b>Submitted via...</b>
<input type="checkbox"/>	<p><b>Memorandum of Tax Certification:</b> Provide a certified memorandum indicating all tax obligations to the State have been paid or that a payment plan (if applicable) is in place.</p> <p><a href="#">Click here to access the form.</a></p> <p>7 Pa.C.S. § 6133(e)(4)</p>	<p><b>Email to:</b> <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a></p>
<input type="checkbox"/>	<p><b>Pennsylvania Criminal Background History Check:</b> The Branch Manager listed on the Branch (MU3) form must complete a Pennsylvania State Police (PSP) criminal background check by using the Pennsylvania Access to Criminal History (PATCH) website.</p> <p>Please follow the directions on the form carefully. <b>Results will not be accepted more than 30 days prior to the application submission date.</b></p> <p><a href="#">Click to download PA State Police Criminal Background History Instructions.</a></p> <p>7 Pa.C.S. § 6133(d); 6138(a)(3)</p>	<p><b>Email to:</b> <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a></p>
<input type="checkbox"/>	<p><b>Criminal Background Check:</b> Authorization for an FBI criminal history background check for each branch manager to be completed in NMLS.</p> <p>7 Pa.C.S. § 6138(a)(3).</p> <p>After you authorize the FBI criminal history background check through the Individual Form (MU2), you must schedule an appointment to be fingerprinted.</p> <p>See the <a href="#">Completing the Criminal Background Check Process Quick Guide</a> for information.</p> <p><b>Note:</b> If you are able to 'Use Existing Prints' to process the FBI criminal history background check, you DO NOT have to schedule an appointment. NMLS will submit the fingerprints already on file and the background check will begin to process automatically.</p> <p>7 Pa.C.S. § 6133(d); 6138(a)(3)</p>	<p><b>NMLS</b></p>

<input type="checkbox"/>	<p><b>Third Party Investigatory Background Checks:</b> In addition to the Pennsylvania and Federal Criminal Background Checks, a branch manager <i>who does not or has not resided in the US for at least 5 years</i> must provide an investigative background report. The report must be prepared by an acceptable search firm and submitted directly to the Department in addition to other background information required in the application.</p> <p><b><u>Results will not be accepted more than 30 days prior to the application submission date.</u></b></p> <p>At a minimum, the report must contain the following:</p> <ul style="list-style-type: none"> <li>• A comprehensive credit report/history</li> <li>• Civil court and bankruptcy court records for the past 5 years, including a search of the court data in the country(ies), states, towns where the individual resided and worked and in contiguous areas.</li> <li>• Criminal records for the past 5 years, including felonies, misdemeanors and violations including a search of court data in the countries, states, towns where the individual resided and worked and in contiguous areas.</li> </ul> <p><a href="#">Click to download Third-Party Investigatory Background Check Instructions.</a></p> <p>7 Pa.C.S. § 6133(d); 6138(a)(3)</p>	<p><b>Email to:</b> <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a></p>
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