



# PA Mortgage Loan Originator License New Application Checklist (Individual)

---

## CHECKLIST SECTIONS

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

## GENERAL INFORMATION

### Who Is Required To Have This License?

[The Pennsylvania Mortgage Licensing Act](#) (MLA), defines “mortgage originator” as “an individual who takes a mortgage loan application or offers or negotiates terms of a mortgage loan for compensation or gain.” The term “mortgage originator” does not include an individual who engages solely in loan processing or underwriting if the person is an employee of a company licensed mortgage business, or a person/company exempt from licensure who does not represent to the public that they originate mortgage loans. In addition, the term does not include an individual or entity solely involved in offering or making extensions of credit relating to timeshare plans. Lastly, it does not include an employee of a mortgage company who solely re-negotiates an existing mortgage loan held or serviced by his or her employer unless determined otherwise by the United States Department of Housing and Urban Development (“HUD”) or a court of competent jurisdiction. 7 Pa.C.S. § 6102.

Examples of individuals who require a mortgage originator license if conducting mortgage originator activities in the Commonwealth or if the mortgage loan originated is secured by a Pennsylvania dwelling or residential real property:

- partners in, equitable owners of 10% or more, or directors of, licensed mortgage businesses who originate mortgage loans
- individuals originating mortgage loans secured by manufactured or mobile homes and individuals originating residential construction loans
- mortgage originators who are employees of affiliates of banking institutions or credit unions
- agents (not employees) who originate mortgage loans for banking institutions or credit unions
- independent loan processors or underwriters who conduct mortgage origination activities
- any individual who re-negotiates an existing mortgage loan not held or serviced by his or her employer, including so-called mortgage loan modification businesses

A mortgage originator shall be an employee of a single mortgage broker, mortgage lender, or mortgage loan correspondent who is licensed by this Department, or a business exempted or partially exempted from the MLA.

A mortgage business shall directly supervise, control, and maintain responsibility for the acts and omissions of the mortgage originator. A mortgage originator shall be assigned to and work out of a licensed location of the employer license. 7 Pa.C.S. § 6131(f).

Pennsylvania Department of Banking and Securities 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 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.

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

Complete	PA Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><b>Pre-licensure Education:</b> Prior to submission of the application, complete at least 20 hours of NMLS-approved pre-licensure education (PE) courses which must include 3 hours of Pennsylvania content. 7 Pa.C.S. § 6131.1(a, b, e).</p> <p>Follow the instructions in the <a href="#">Course Completion Records Quick Guide</a> to confirm that PE has been posted to your record and the PE Total indicates “Compliant.”</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Testing:</b> Must satisfy one of the following three conditions:</p> <ol style="list-style-type: none"> <li>1. Passing results on both the National and Pennsylvania State components of the SAFE Test, or</li> <li>2. Passing results on both the National and Stand-alone UST components of the SAFE Test, or</li> <li>3. Passing results on the National Test Component with Uniform State Content</li> </ol> <p>7 Pa.C.S. § 6131.1(a, c, e).</p> <p>Follow the instructions in the <a href="#">View Testing Information Quick Guide</a> to confirm test results have been posted to your record and indicate “Pass.”</p>	<b>NMLS</b>

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

Complete	PA Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><b>PA License/Registration Fee:</b> \$200  <b>NMLS Initial Processing Fee:</b> \$30</p>	<b>NMLS (Filing submission)</b>
<input type="checkbox"/>	<p><b>Credit Report:</b> \$15</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 –</b> See the Criminal Background History Instructions
<input type="checkbox"/>	<p><b>FBI Criminal Background Checks:</b> \$36.25</p> <p>Mortgage Originators are required to submit a CBC through NMLS.</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 mortgage originator <b>who does not or has not resided in the US for at least 5 years</b> 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>	<p><b>Outside NMLS –</b> See the Criminal Background History Instructions</p>
--------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------

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

Complete	PA Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><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. 7 Pa.C.S. § 6131(a)(2).</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Criminal Background Check:</b> Authorization for an FBI criminal history background check to be completed in NMLS. 7 Pa.C.S. § 6138(a)(3).</p> <p>After you authorize the FBI criminal history background check through the Individual Form (MU4), 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>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Credit Report:</b> Authorization for a credit report must be completed. Upon initial authorization, you are required to complete an Identity Verification Process (IDV) within the Individual Form (MU4). See the <a href="#">Individual (MU4) Credit Report Quick Guide</a> for instructions on completing the IDV. 7 Pa.C.S. § 6138(a)(3).</p> <p><b>Note:</b> The same credit report can be used for any existing or additional licenses for up to 30 days.</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><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. NMLS Requirement.</p>	<b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Individual Form (MU4).
<input type="checkbox"/>	<p><b>Company Sponsorship:</b> A sponsorship request must be submitted by your employer. PA will review and accept or reject the sponsorship request. 7 Pa.C.S. § 6131(a)(2)(ii).</p>	<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. 7 Pa.C.S. § 6131(a)(2)(ii).	<b>NMLS</b>
--------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS		
Complete	PA Mortgage Loan Originator License	Submitted via...
No individual (MU4) documents are required to be uploaded into NMLS for this license/registration at this time.		

NMLS ID Number	
Applicant Legal Name	

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

Complete	PA Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><b>Pennsylvania Criminal Background History Check:</b> Each applicant must complete a Pennsylvania State Police (PSP) criminal background check by using the Pennsylvania Access to Criminal History (PATCH) website: <a href="https://epatch.pa.gov/">https://epatch.pa.gov/</a></p> <p>7 Pa.C.S. § 6138(a)(3).</p> <p><a href="#">Click to download PA State Police Criminal Background History for Mortgage Originators form.</a></p>	<p><b>Email to:</b> <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a></p>
<input type="checkbox"/>	<p><b>Third Party Investigatory Background Checks:</b> In addition to the Pennsylvania and Federal Criminal Background Checks, a mortgage originator <b><i>who does not or has not resided in the US for at least 5 years</i></b> 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. 7 Pa.C.S. § 6133(d); 6138(a)(3)</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><b>Email to:</b> <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a></p>

<input type="checkbox"/>	<p><b>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><a href="#">Click to download Tax Waiver and Certification form.</a></p>	<p>Email to: <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a></p>
<input type="checkbox"/>	<p><b>Home Improvement:</b></p> <p>Will you be providing home improvement?</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>If yes, are you registered with the Pennsylvania Office of Attorney General?</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>73 P.S. § 517.1</p>	<p>Email to: <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a></p>