



# New Application Checklist

## Jurisdiction-Specific Requirements



### WEST VIRGINIA MORTGAGE LENDER BRANCH LICENSE

A branch location is defined as an office of the licensee acting as a mortgage broker or mortgage lender that is separate and distinct from the licensee’s principal office.

#### Instructions

1. Branch locations wanting to conduct business under this license authority must be separately authorized and file Form MU3 through NMLS.
2. A branch manager must be designated for each licensed location. Branch manager is defined as an individual whose principal office is physically located in, who oversees, and who is responsible for the business operations of a branch office of a mortgage lender. Each branch manager must have a Form MU2 filed within the NMLS.
3. Each branch must have a licensed Mortgage Loan Originator (MLO) who resides less than 75 miles from the branch location.
4. The West Virginia Division of Financial Institutions (WVDFI) licensing staff will review the filing and all required documents and communicate with you through NMLS. **Do not** contact licensing staff regarding the status, as it further delays processing.

#### Fees

1. \$1,350 including the NMLS processing fee.
2. All fees collected through NMLS are NOT REFUNDABLE.

NMLS Unique ID Number: \_\_\_\_\_

Applicant Legal Name: \_\_\_\_\_

ATTACHED	NOT APPLICABLE	ITEM
<input type="checkbox"/>	<input type="checkbox"/>	<b>DISCLOSURE QUESTIONS:</b> Provide complete details of all events or proceedings for any “Yes” answer to any of the Disclosure questions for the Branch Manager and provide a copy of any applicable orders or documents.
<input type="checkbox"/>	<input type="checkbox"/>	<b>LEASE AGREEMENT:</b> For branch locations not owned by the licensed company, provide a copy of the lease agreement as well as any other written agreements setting forth the terms of operation of the branch.
<input type="checkbox"/>		<b>MORTGAGE LOAN ORIGINATOR (MLO):</b> MLO application and/or amendment submitted. MLO must reside less than 75 miles from the proposed branch location.

**WHO TO CONTACT** – Contact WVDFI licensing staff by phone at (304) 558-2294 or via e-mail:

Lisa Miller at [lmiller@wvdfi.org](mailto:lmiller@wvdfi.org) or  
 Kim Compton-Goff at [kcompton-goff@wvdfi.org](mailto:kcompton-goff@wvdfi.org)

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE APPLYING. THE JURISDICTION SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.