



Individual New Application Agency Requirements



WEST VIRGINIA MORTGAGE LOAN ORIGINATOR LICENSE

TEMPORARY AUTHORITY – Applicants for a license with Temporary Authority **MUST** read all requirements. An immediate recommendation to deny the application as incomplete will be issued for unresolved, outstanding, and undocumented issues related to financial responsibility and/or criminal background check.

Documentation must be uploaded to the Disclosure Explanations or Document Uploads sections prior to submitting a license request.

If there are any issues not fully supported by documentation uploaded to NMLS, we suggest that you do not request a filing under Temporary Authority.

GENERAL INFORMATION FOR ALL APPLICANTS

Financial Responsibility:

If your credit report reflects any of the following:

- outstanding judgments or collection accounts (other than medical)
- tax or other government liens or filings
- bankruptcy within the last seven years
- foreclosures or repossessions within the last three years
- habitual or serious delinquencies

You must provide a written explanation in either Disclosure Explanations or Document Uploads that addresses each derogatory account and includes a detailed plan of resolution, includes (if applicable) payment plans or proof of payoff, and is supported by documentation from the creditor.

Criminal Background Check:

Comprehensive documentation must be uploaded to Disclosure Explanations or Document Uploads and must include at minimum copies of court documents including the final resolution of the charge and a written explanation.

Other State-Specific Requirements:

- Mortgage Loan Originators (MLOs) must reside within a commutable distance of 75 miles of their licensed work location.
- 24 hours of pre-license education, including a minimum of 4 hours related to West Virginia mortgage and consumer law.
- Successful completion of the National Test Component with Uniform State Content.
- Sponsorship request from employer.

International Applicant Requirements:

- Credit report no older than 30 days, translated to English and denominated in U.S. dollar format, unless the MLO has resided in the United States for the most recent five-year period.
- A criminal background report prepared and executed by law enforcement in the area local to the applicant and submitted directly by such law enforcement agency to the West Virginia Division of Financial Institutions (WVDFI) within 5 business days of submitting a license request, unless the MLO has resided in the United States for the most recent five-year period.
- An application will not be considered complete until the reports are provided in the manner described above.

Fees:

- \$230 licensing fee, including the NMLS processing fee.
- \$15 credit report fee if a report has not been authorized through NMLS in the past 30 days.
- \$36.25 if a criminal background check is authorized at time of application.

For help with the MLO application, see the [Quick Guide for submitting a complete Individual Form](#) through NMLS.

Individual NMLS ID: _____

Applicant Legal Name: _____

Applicant Email Address: _____

FILED IN NMLS	ATTACHED	NOT APPLICABLE	WEST VIRGINIA MORTGAGE LOAN ORIGINATOR LICENSE
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Sponsorship: Submit through NMLS at the time of the license request.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Credit Report and Financial Responsibility: Authorization for a credit report must be completed. Individuals will be required to complete an Identity Verification Process (IDV).</p> <p>Temporary Authority – ALL derogatory credit information must be addressed <u>prior</u> to submitting an application and include supporting documentation uploaded to NMLS at application. Issues outlined above must be detailed and documented to avoid immediate denial of the incomplete application.</p> <p>International Applicants – See information above.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Criminal Background Check: Authorization for a criminal background check to be completed in NMLS.</p> <p>Temporary Authority – Documentation and explanation must be uploaded to NMLS <u>prior</u> to application for any background check issues that may affect licensure.</p> <p>International applicants – See information above.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Disclosure Questions: Provide an explanation for any “Yes” response. Upload a copy of applicable orders or supporting documents in NMLS.

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<input type="checkbox"/>	N/A	<input type="checkbox"/>	Testing: Passing score on the National Test Component with Uniform State Content. NMLS must indicate you are compliant with this requirement.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Pre-licensing Education: Complete 24 hours of NMLS approved pre-license education, including 4 hours of WV state-specific education. NMLS must indicate compliance with this requirement.
			Commutable Distance: Employment location must be licensed and within 75-miles from the MLO's residential address provided in NMLS. <i>No supplemental filing due to WVDFI at initial application.</i>

The regulator will review the filing and all required documents and communicate with you through NMLS. Do not contact licensing staff to check status, as it increases processing times. To review your status or see communication from the regulator, click on the Composite View tab and then View License/Registration. See the ([License Status Quick Guide](#)) for further instruction.

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

Lisa Miller at lmiller@wvdob.org or
Kim Compton-Goff at kcompton-goff@wvdob.org

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 THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.