



## Submitting the MU4-Made Easy

This synopsis is compiled based on the numerous questions we have been receiving. We hope you find this helpful and that it saves you time. Before you begin, read over the **Hints & Reminders** carefully first, it will save you time and hopefully eliminate some unnecessary aggravation.

You will need or have completed:

- MLO Unique Identifier Number (The number you used for your classes & test taking).
- Have your User Name & Password for the NMLS.
- Taken your required 20 SAFE hours.
- Passed both your National SAFE test & GA test.
- Passport Photo 2"x 2" to be attached to Jurisdiction Specific Documents
- You will need to be fingerprinted and the locations are based on your address.

### **Hints & Reminders:**

- Know who your company administrator is for managing NMLS.
- The MLO licensing application is completed for the most part electronically, but there are certain documents that will need to be sent to DBF within 5 business days after your electronic filing.
- You do not have to pull your own credit report. DBF will be generating their own credit report regardless whether you send one or not.
- If you have some credit issues, I encourage you to submit a detailed letter of explanation.
- You will not need your own Surety Bond (unless you close over \$10M in GA annually).
- Use the hyperlinks below; these are extremely helpful.

To begin with before you start the MU4 process, there must be an “*Active Relationship*” established with your employer.

LO: There must be an “*Active Relationship*” established with your mortgage company if you have not done so already the following link will show you how. Click here:

<http://mortgage.nationwidelicensingsystem.org/licensees/resources/LicenseeResources/Providing-Access-to-a-company.pdf>

Next, tell your employer as they will need to will “*Create a Relationship*” with you in order to begin the sponsorship process. Click here for instructions:

<http://mortgage.nationwidelicensingsystem.org/licensees/resources/LicenseeResources/Create-Company-Relationship-Quick-Guide.pdf>

## **GA MLO New Application Instructions**

The link below is the GA MLO New Application Requirements. *Print* this out and have this ready. You will need this to finish your submission for your MLO license.

*Open the link below and go to page 2. Open and print and complete the Oath Form and the Bond Form.*

<http://mortgage.nationwidelicencingsystem.org/slr/PublishedStateDocuments/GA-MLO-New-Application-Checklist.pdf>

## **Submitting your MU4**

LO: Plan on about an hour (maybe two) for this process. By the way, you will need to list (no gaps) the last 10 years or residential history and employment history. The rest of the required information is pretty painless (I.E. alias names since age 18 etc).

Quick Guide MU4 (skip to top of page 2)

<http://mortgage.nationwidelicencingsystem.org/licensees/resources/LicenseeResources/Loan-Officer-MU4-Filing.pdf> or...

MU4 Extended Guide (skip to page 24) **This one is GREAT! Open this and keep it open while you are working through your MU4 electronic filing.**

<http://mortgage.nationwidelicencingsystem.org/licensees/resources/LicenseeResources/MU4-Filing-Guide.pdf>

Follow the navigation column on the left, the section you are currently working in is in **>orange**. You must complete each section and click the key at the bottom that correlates.

## **CBC Criminal Background Check Request**

Use this quick reference in the following link:

<http://mortgage.nationwidelicencingsystem.org/licensees/resources/LicenseeResources/Submit%20CBC%20Request%20Quick%20Guide.pdf>

Schedule your appointment ASAP with the scheduling site. You will be assigned another important PIN number for your CBC so remember to ***Print off the certificate or write down your NMLS ID number and PIN.*** Your CBC will not be processed without these numbers and you will be forced to reschedule.

## **Jurisdiction Specific Documents (from the GA MLO New Applicant):**

<http://mortgage.nationwidelicencingsystem.org/slr/StateForms/GA1-MLO-Oath.pdf>

This is where you will attach a 2"x2" passport photo. Complete this form and your signature must be witnessed and sworn by a notary. The Background Check Authorization Form serves as both the authorization to pull credit and criminal background check authorization.

## **Surety Bond**

Your employer will need to complete and sign most of the surety bond information for you, including the Surety Bond Provider and bond number. This should be the surety bond on record with DBF. Per DBF, do not send a copy of surety bond with your MLO licensing package. You only need page 1 of this 3-page attachment unless you close more than \$10M annually.

<http://mortgage.nationwidelicencingsystem.org/slr/StateForms/GA2-MLO-BondForms.pdf>

**Almost finished...**

After you complete and pay for your license (they take VISA and MasterCard) you will receive a confirmation number. **PRINT this off and keep this!**

LO: Tell your employer you have completed your MLO licensing electronically because they will need to *sponsor you in NMLS*.

Employer: To complete the MLO Licensing application process, you must sponsor the LO. Click here instructions

<http://mortgage.nationwidelicencingsystem.org/licensees/resources/LicenseeResources/Sponsorship-Request-Quick-Guide.pdf>

**REMEMBER:** The checklist & documentation must be “**received**” at DBF within **5 business days** after your electronic submission.

NMLS

<http://mortgage.nationwidelicencingsystem.org/licensees/resources/Pages/QuickGuides.aspx>

NMLS Call Center at (240) 386-4444.

DBF

[http://dbf.georgia.gov/00/channel\\_title/0,2094,43414745\\_46296143,00.html](http://dbf.georgia.gov/00/channel_title/0,2094,43414745_46296143,00.html)

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