



Mortgage Call Report Requirements by Jurisdiction

Under the requirements of the SAFE Act, all state mortgage licensees must submit a report of condition as required by NMLS. The NMLS Mortgage Call Report was developed by state regulators to meet that requirement and system functionality to submit the report will be available on May 2, 2011, with the first quarterly report due May 15, 2011.

Term definitions:

“NMLS Mortgage Call Report Required” – If you hold a license with “Yes” in this column, your company must submit the NMLS Mortgage Call Report.

“2010 Annual Report required outside NMLS” – If you held a license in 2010 with “Yes” in this column, you will be required to submit an Annual Report to the state agency outside NMLS. NMLS Mortgage Call Reports submitted in 2011 will not satisfy this state’s 2010 requirement. The state will evaluate data received through the 2011 NMLS Mortgage Call Reports to determine if it will satisfy their 2012 Annual Report requirement.

“Additional state reports required outside NMLS” – If you hold a license with “Yes” in this column, your company must continue to submit the reports currently required by the state agency in addition to the NMLS Mortgage Call report. Contact state agency for more information.

State Agency	License Type	NMLS Mortgage Call Report required	2010 Annual Report required outside NMLS	Additional state reports required outside NMLS
AK	Mortgage Broker/Lender License	Yes	Yes	No
AL	Consumer Credit License	Yes	Yes	No ¹
	Mortgage Brokers License	Yes	Yes	No ¹
AZ	Mortgage Banker License	Yes	No	No
	Mortgage Broker License	Yes	No	No
	Commercial Mortgage Banker License	No	No	No
	Commercial Mortgage Broker License	No	No	No
AR	Mortgage Banker License	Yes	Yes	TBD
	Mortgage Broker License	Yes	Yes	TBD
	Mortgage Servicer License	Yes	Yes	TBD

¹ If the NMLS Mortgage Call Report is submitted through NMLS no additional state reports will be required outside of NMLS.

State Agency	License Type	NMLS Mortgage Call Report required	2010 Annual Report required outside NMLS	Additional state reports required outside NMLS
	Combination Mortgage Banker-Broker Servicer License	Yes	Yes	TBD
CA-DOC	Residential Mortgage Lending Act License	Yes	Yes	Yes
	Finance Lenders Law License	Yes	Yes	
CA-DRE	Real Estate Broker License	Yes	No	Yes
	Real Estate Corporation License	Yes	No	
CO	Mortgage Company Registration	Contact State Regulator ²	No	No
CT	Mortgage Broker License	Yes	No	No
	Mortgage Correspondent Lender License	Yes	No	No
	Mortgage Lender License	Yes	No	No
DC	Mortgage Lender License	Yes	Yes	No
	Mortgage Broker License	Yes	Yes	No
	Mortgage Dual Authority License	Yes	Yes	No
DE	<i>Company licenses not managed on NMLS</i>		N/A	N/A
	Mortgage Loan Originator License	Contact State Regulator ³		
FL	Mortgage Broker License	Yes	No	No
	Mortgage Lender License	TBD	No	No
	Mortgage Lender Servicer License	No	No	No
GA	Mortgage Broker/Processor Registration	Yes	Yes	No
	Mortgage Broker/Processor License	Yes	Yes	No
	Mortgage Lender Registration	Yes	Yes	No
	Mortgage Lender License	Yes	Yes	No

² The Colorado Division of Real Estate is developing regulatory language to require company submission of the NMLS Mortgage Call Report.

³ Delaware does not currently manage company licenses on NMLS. Functionality to allow the submission of mortgage call reports by individual MLOs will be available in July 2011. Licensees should contact the state for specific requirements.

State Agency	License Type	NMLS Mortgage Call Report required	2010 Annual Report required outside NMLS	Additional state reports required outside NMLS
	Exempt Company Registration	Yes	Yes	No
HI	Mortgage Loan Originator Company License	Yes	No	No
	Exempt Registered Mortgage Loan Originator Company	Yes	No	No
ID	Mortgage Broker/Lender License	Yes	Yes	Yes
	Regulated Lender Registration	Yes	Yes	
	Exempt Entity Registration	Yes	Yes	
IN-DFI	First Lien Mortgage Lending License	Yes	No	No
	Subordinate Lien Mortgage Lending License	Yes	No	Yes
	Exempt Company Registration	Yes	No	No
IN-SOS	Loan Broker License	Yes	No	No
IL	Residential Mortgage License	Yes	Yes	Yes
	Exempt Company Registration	Yes	Yes	
IA	Mortgage Banker License	Yes	Yes	No
	Mortgage Banker Registrant	Yes	Yes	No
	Mortgage Broker License	Yes	Yes	No
	Non-Profit Mortgage Banker License	Yes	Yes	No
	Exempt Company Registration	Yes	Yes	No
	Master Loan Company Registration	Yes	Yes	Yes
KS	Mortgage Company License	Yes	Yes	Yes
	Supervised Loan License	Yes	Yes	
KY	Mortgage Broker License	Yes	Yes	No
	Mortgage Company License	Yes	Yes	No
	Exempt Company Registration	Yes	No	No
LA	Residential Mortgage Lending License	Yes	No	No
MA	Mortgage Broker License	Yes	Yes	No
	Mortgage Lender License	Yes	Yes	No

State Agency	License Type	NMLS Mortgage Call Report required	2010 Annual Report required outside NMLS	Additional state reports required outside NMLS
	Third Party Loan Servicer Registration	Yes	Yes	No
	Exempt Company Registration	Yes	Yes	No
MD	Mortgage Lender License	Yes	No	Yes
	Exempt Company Registration	Yes	No	No
ME	<i>Company licenses not managed on NMLS</i>		N/A	N/A
	Mortgage Loan Originator License	Contact State Regulator ⁴		
MI	Exempt Mortgage Company Registration	Yes	No	TBD
	1st Mortgage Broker License	Yes	Yes	TBD
	1st Mortgage Broker/Lender License	Yes	Yes	TBD
	1st Mortgage Broker/Lender/Servicer License	Yes	Yes	TBD
	1st Mortgage Broker Registrant	Yes	Yes	TBD
	1st Mortgage Broker/Lender Registrant	Yes	Yes	TBD
	1st Mortgage Broker/Lender/Servicer Registrant	Yes	Yes	TBD
	2nd Mortgage Broker License	Yes	Yes	TBD
	2nd Mortgage Broker/Lender License	Yes	Yes	TBD
	2nd Mortgage Broker/Lender/Servicer License	Yes	Yes	TBD
	2nd Mortgage Broker Registrant	Yes	Yes	TBD
	2nd Mortgage Broker/Lender Registrant	Yes	Yes	TBD
	2nd Mortgage Broker/Lender/Servicer Registrant	Yes	Yes	TBD
	Consumer Financial Services Class I License	Yes	Yes	TBD
	Consumer Financial Services Class II License	Yes	Yes	TBD

⁴ Maine does not currently manage company licenses on NMLS. Functionality to allow the submission of mortgage call reports by individual MLOs will be available in July 2011. Licensees should contact the state for specific requirements.

State Agency	License Type	NMLS Mortgage Call Report required	2010 Annual Report required outside NMLS	Additional state reports required outside NMLS
MN	Residential Mortgage Originator License	Yes	No	No
	Residential Mortgage Servicer License	Yes	No	No
	Residential Mortgage Originator Exemption	Yes	No	No
	Residential Mortgage Servicer Exemption	Yes	No	No
MO	<i>Company licenses not managed on NMLS</i>	Contact State Regulator ⁵	N/A	N/A
MS	Mortgage Broker License	Yes	Yes	No
	Mortgage Lender License	Yes	Yes	No
MT	Exempt Company Registration	Yes	No	No
	Mortgage Lender License	Yes	No	No
	Mortgage Broker License	Yes	No	No
ND	Money Broker License	Yes	No	No
	Exempt Company Registration	Yes	No	No
NE	Mortgage Banker Registration	Yes	No	No
	Installment Loan Company	Yes	Yes	No
	Mortgage Banker License	Yes	No	No
NH	Mortgage Banker License	Yes	Yes	No
	Mortgage Broker License	Yes	Yes	No
	Mortgage Servicer Registration	Yes	Yes	No
	Exempt Company Registration	Yes	No	No
NM	Mortgage Loan Company License	Yes	No	No
NJ	Residential Mortgage Lender License	Yes	Yes	No
	Correspondent Residential Mortgage Lender License	Yes	Yes	No
	Residential Mortgage Broker License	Yes	Yes	No
NV	Mortgage Broker License	Yes	No	Yes

⁵ Missouri Division of Finance plans to contact licensees regarding implementation requirements for the NMLS Mortgage Call Report.

State Agency	License Type	NMLS Mortgage Call Report required	2010 Annual Report required outside NMLS	Additional state reports required outside NMLS
	Mortgage Banker License	Yes	No	
	Exempt Company Registration	Yes	No	No
NY	Mortgage Banker License	Yes	Yes	Yes
	Mortgage Broker Registration	Yes	Yes	
	Mortgage Loan Servicer Registration	No	Yes	
	Exempt Mortgage Loan Servicer License	No	Yes	
	Exempt Mortgage Banker License	Yes	No	
	Exempt Mortgage Broker Registration	Yes	No	
NC	Mortgage Broker License	Yes	Yes	Yes
	Mortgage Lender License	Yes	Yes	
	Mortgage Servicer License	Yes	Yes	
	Exempt Company Registration	Yes	Yes	
OH	Mortgage Broker Act Certificate of Registration	Yes	No	No
	Mortgage Broker Act Credit Union Service Organization Exemption	Yes	No	No
	Mortgage Broker Act Mortgage Banker Exemption	Yes	No	No
	Mortgage Loan Act Certificate of Registration	Yes	Yes	Yes
	Mortgage Loan Act Credit Union Service Organization Exemption	Yes	No	No
OK	Mortgage Broker License	Yes	No	No
	Exempt Company Registration	Yes	No	No
OR	Mortgage Lending License	Yes ⁶	Yes	No
	Exempt Company Registration	Yes ⁶	No	No
PA	Mortgage Broker License	Yes	Yes	No
	Mortgage Consumer Discount Company License	Yes	Yes	No
	Mortgage Lender License	Yes	Yes	No
	Mortgage Loan Correspondent License	Yes	Yes	No

⁶ Company submission required for companies that employ licensed mortgage loan originators.

State Agency	License Type	NMLS Mortgage Call Report required	2010 Annual Report required outside NMLS	Additional state reports required outside NMLS
	Partially Exempt Mortgage Company Registration	Yes	Yes	No
PR	Mortgage Lender/Servicer	Yes	Yes	Yes
	Mortgage Broker	Yes	No	No
RI	Lender License	Yes	Yes	No
	Loan Broker License	Yes	Yes	No
	Exempt Company Registration	Yes	No	No
SC-BFI	Mortgage Lender/Servicer License	Yes	No	Yes
SC-DCA	Mortgage Broker License	Yes	No	No
SD	Mortgage Lender	Yes	Yes	No
	Mortgage Brokerage License	Yes	Yes	No
	Exempt Company Registration	Yes	Yes	No
TN	Mortgage License	Yes	Yes	Yes
	Exempt Company Registration	Yes	TBC	
TX-OCCC	<i>Company licenses not managed on NMLS</i>		N/A	N/A
	Residential Mortgage Loan Originator License	Contact State Regulator ⁷		
TX-SML	Credit Union Subsidiary Organization License	Yes	No	No
	Auxiliary Mortgage Loan Activity Company License	Yes	No	No
	Mortgage Banker Registration	Yes	No	No
	Mortgage Company License	Yes	No	No
	Financial Services Company Registration	Yes	No	No
	Independent Contractor Processor / Underwriter Company License	Yes	No	No
UT-DFI	<i>Company licenses not managed on NMLS</i>		N/A	N/A
	Mortgage Loan Originator License	Contact State Regulator ⁸		

⁷ Texas OCCC does not currently manage company licenses on NMLS. Functionality to allow the submission of mortgage call reports by individual MLOs will be available in July 2011. Licensees should contact the state for specific requirements.

State Agency	License Type	NMLS Mortgage Call Report required	2010 Annual Report required outside NMLS	Additional state reports required outside NMLS
UT-DRE	Mortgage Entity License	No	No	No
VA	Broker License	Yes	Yes	No
	Lender License	Yes	Yes	No
VI	Mortgage Broker License	Yes	No	No
	Mortgage Lender License	Yes	No	No
VT	Mortgage Broker License	Yes	Yes	Yes
	Lender License	Yes	Yes	
	Loan Servicer License	Yes	No	
	Mortgage Broker Sole Proprietor License	Yes	Yes	
	Commercial Lender License	Yes	Yes	
WA	Consumer Loan Company License	Yes	Yes	TBD
	Mortgage Broker License	Yes	Yes	No
	Exempt Consumer Loan Registration	Yes	Yes	No
	Exempt Mortgage Broker Registration	Yes	Yes	No
WI	Mortgage Banker License	Yes	No	No
	Mortgage Broker License	Yes	No	No
WV	Exempt Company Registration	Yes	Yes	Yes
	Mortgage Lender License	Yes	Yes	
	Mortgage Broker License	Yes	Yes	
WY	Mortgage Broker License	Yes	No	No
	Mortgage Lender/Broker License	Yes	No	No
	Exempt Company Registration	Yes	No	No

⁸ Utah DFI does not currently manage company licenses on NMLS. Functionality to allow the submission of mortgage call reports by individual MLOs will be available in July 2011. Licensees should contact the state for specific requirements.