



APPLICATION FOR RENEWAL OF RESIDENTIAL MORTGAGE LOAN BROKER LICENSE

Each applicant for a renewal of a Missouri Residential Mortgage Loan Broker License shall file a renewal application. Pursuant to Section 443.833 RSMo, each renewal application must be sent to the Commissioner no later than sixty (60) days prior to such licensee’s renewal date. Each renewal license is for a period of two (2) years. Upon approval, the *non-refundable* license fee of \$1,200 shall be due the Division of Finance, of which \$600 shall be paid upon the issuance of the license, and the second installment of \$600 one year after the effective license date.

Each renewal application may be subject to a *non-refundable* renewal license investigation fee. Applications that require background investigations (required on all directors, members, partners, principal shareholders, and any other individuals who influence management of the applicant) to be performed on more than five individuals will be assessed a *non-refundable* renewal license investigation fee of \$50 for each additional individual in excess of five. The total *non-refundable* renewal license investigation fee shall not exceed \$1,500 per application.

Please determine if this application requires a license investigation fee by completing the following information:

NOTE: If any of the individuals listed on Page 3 were recently subject to a background investigation in conjunction with a mortgage loan originator application in Missouri, those individuals should be excluded from this calculation.

Line 1: Number of individuals listed on Page 3 (All of Part II of the application):	
Line 2: If Line 1 is less than 6, skip Lines 3-5 and enter \$0 on Line 6	-----
Line 3: Base number of background investigations included in license fee	5
Line 4: Subtract the number on Line 3 from the number on Line 1 and enter the result:	
Line 5: Multiply Line 4 by \$50 and enter the result on Line 6	-----
Line 6: Investigation fee required to be submitted with application (\$1,500 maximum):	\$

The renewal application must be filed with the Division of Finance, Mortgage Licensing Section, Harry S Truman State Office Building, Room 630, P.O. Box 716, Jefferson City, Missouri 65102-0716.

The statements contained in the application form must be accurate as of date of execution. EVERY QUESTION MUST BE ANSWERED. “N/A” should be used if not applicable. INCOMPLETE APPLICATIONS WILL BE RETURNED.

PART I - GENERAL

LICENSE NUMBER _____

APPLICANT/LICENSEE NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

CONTACT PERSON/TITLE _____

CONTACT PHONE (____) _____ - _____ FAX NUMBER (____) _____ - _____

CONTACT E-MAIL _____

FULL SERVICE MISSOURI OFFICE LOCATION (if different from shown above)

Address _____

City, State, Zip _____

Business Phone (____) _____ - _____

ADDRESSES AND TELEPHONE NUMBERS OF ALL ADDITIONAL MISSOURI OFFICES

Address _____

City, State, Zip _____

Contact Name/Title _____

Business Phone (____) _____ - _____

Address _____

City, State, Zip _____

Contact Name/Title _____

Business Phone (____) _____ - _____

Address _____

City, State, Zip _____

Contact Name/Title _____

Business Phone (____) _____ - _____

Address _____

City, State, Zip _____

Contact Name/Title _____

Business Phone (____) _____ - _____

PART II - APPLICANT INFORMATION

PLEASE PROVIDE US WITH A LIST OF:

DIRECTORS (Corporation)

_____	_____
_____	_____
_____	_____
_____	_____

PRINCIPAL SHAREHOLDERS (Owns/controls 10% or more of any stock)

_____	_____
_____	_____
_____	_____
_____	_____

PARTNERS (Partnership)

_____	_____
_____	_____
_____	_____
_____	_____

MEMBERS (Limited Liability Company)

_____	_____
_____	_____
_____	_____
_____	_____

ANY PERSON/ENTITY THAT INFLUENCES MANAGEMENT (not including those shown above), INCLUDING EXECUTIVE OFFICERS

_____	_____
_____	_____
_____	_____
_____	_____

NOTE: Please identify individuals who were recently subject to a background investigation in conjunction with a mortgage loan originator application and who were excluded from the investigation fee identified on Page 1 by placing an asterisk (*) by their names above.

PART III - APPLICANT AVERMENT

UNDER PENALTY OF PERJURY, I (WE) STATE THAT ALL OF THE FOREGOING IS TRUE AND CORRECT TO THE BEST OF MY (OUR) KNOWLEDGE AND FURTHER STATE THAT AS THE APPLICANT/LICENSEE:

- (a) Will maintain at least one full-service office within the state of Missouri as provided in section 443.857;
- (b) Will maintain staff reasonably adequate to meet the requirements of section 443.857;
- (c) Will keep for thirty-six months the same written records as required by the federal Equal Credit Opportunity Act, 15 U.S.C. 1691, et seq., and any other information required by rules of the director;
- (d) Will timely file any report required pursuant to sections 443.701 to 443.893;
- (e) Will not engage, whether as principal or agent, in the practice of rejecting residential mortgage applications or varying terms or application procedures without reasonable cause, on real estate within any specific geographic area from the terms or procedures generally provided by the residential mortgage loan broker within other geographic areas of the state;
- (f) Will not engage in fraudulent home mortgage underwriting practices;
- (g) Will not make payments for the purpose of improperly influencing the independent judgment of an appraiser;
- (h) Has filed state and federal tax returns for the past three years or filed a statement with the director as to why no return was filed;
- (i) Will not engage in any activities prohibited by section 443.863;
- (j) Will not knowingly misrepresent, circumvent or conceal any material particulars regarding a transaction to which the applicant is a party;
- (k) Will disburse funds in accordance with the applicant's agreements through a licensed and bonded disbursing agent or licensed real estate broker;
- (l) Has not committed any crime against the laws of this state, or any other state or of the United States, involving moral turpitude, fraudulent or dishonest dealings and that no final judgment has been entered against the applicant in a civil action on grounds of fraud, misrepresentation or deceit which has not been previously reported to the director;
- (m) Will account for and deliver to any person any property as agreed or required by law, or, upon demand of the person entitled to such accounting and delivery;
- (n) Has not engaged in any conduct which would be cause for denial of a license;
- (o) Has not become insolvent;
- (p) Has not submitted an application which contains a material misstatement;
- (q) Has not demonstrated negligence or incompetence in the performance of any activity required to hold a license under sections 443.701 to 443.893;
- (r) Will advise the director in writing of any changes to the information submitted on the most recent application for license within forty-five days of such change. The written notice must be signed in the same form as the application for the license being amended;
- (s) Will comply with the provisions of sections 443.701 to 443.893, or with any lawful order or rule made thereunder;
- (t) Will submit to periodic examinations by the director as required by sections 443.701 to 443.893;
- (u) Will advise the director in writing of any judgments entered against, and bankruptcy petitions by, the license applicant within five days of the occurrence of the judgment or petition; and
- (v) Will implement appropriate systems of supervision, management, and control to assure that each employee engaged in the activities of a mortgage loan originator does so in compliance with sections 443.701 to 443.893, and will promptly report any detected violations or apparent violations to the director within thirty days of detection.

PART III - APPLICANT AVERMENT (continued)

SIGNATURE(S) OF PERSON(S) REQUIRED TO EXECUTE THIS APPLICATION FORM: ALL DIRECTORS (corporations), PARTNERS (partnerships), MEMBERS (limited liability companies) AND PROPRIETORS.

- X 1) Name (please print) _____ Title _____
Signature _____
- X 2) Name (please print) _____ Title _____
Signature _____
- X 3) Name (please print) _____ Title _____
Signature _____
- X 4) Name (please print) _____ Title _____
Signature _____
- X 5) Name (please print) _____ Title _____
Signature _____
- X 6) Name (please print) _____ Title _____
Signature _____
- X 7) Name (please print) _____ Title _____
Signature _____
- X 8) Name (please print) _____ Title _____
Signature _____

SIGNATURES MUST BE NOTARIZED.

STATE OF _____

COUNTY OF _____

Subscribed and sworn to me this _____ day of _____, _____.

My Commission expires _____, 20____.

NOTARY PUBLIC

PART IV - ACCESS TO CREDIT RECORDS AND LAW ENFORCEMENT INFORMATION

I hereby authorize the Commissioner of Finance to conduct a financial and business responsibility background check, including a check of criminal records, as may be required. This form must be signed by all directors, principal shareholders, partners, members, proprietors and by anyone who influences management.

Pursuant to Section 7 of the Privacy Act of 1974, 5 U.S.C 552a, you are hereby advised that disclosure of your social security number is mandatory under Sections 443.821 and 443.825 RSMo. The social security number will be used in our background investigation of an individual's criminal history and financial background.

X 1) Name (please print) _____ Title _____ SSN _____

Signature Date

X 2) Name (please print) _____ Title _____ SSN _____

Signature Date

X 3) Name (please print) _____ Title _____ SSN _____

Signature Date

X 4) Name (please print) _____ Title _____ SSN _____

Signature Date

X 5) Name (please print) _____ Title _____ SSN _____

Signature Date

X 6) Name (please print) _____ Title _____ SSN _____

Signature Date

X 7) Name (please print) _____ Title _____ SSN _____

Signature Date

X 8) Name (please print) _____ Title _____ SSN _____

Signature Date

PART V - CONFIDENTIAL INFORMATION (including principal shareholders, members, partners, directors, and any others who influence management of the entity)

1. IF ANY JUDGMENTS HAVE BEEN ENTERED AGAINST APPLICANT/LICENSEE WITHIN THE PREVIOUS TWENTY-FOUR (24) MONTHS, LIST HERE AND DESCRIBE ON A SEPARATE SHEET OF PAPER.

2. IF ANY PETITIONS FOR BANKRUPTCY IN THE PRECEDING TWENTY-FOUR (24) MONTHS, EITHER VOLUNTARY OR INVOLUNTARY, HAVE BEEN FILED CONCERNING APPLICANT/LICENSEE, PLEASE LIST HERE AND DESCRIBE ON A SEPARATE SHEET OF PAPER.

3. IF APPLICANT/LICENSEE HAS BEEN CONVICTED, INDICTED OR PLEADED NOLO CONTENDERE ON ANY CRIMINAL MATTER INVOLVING DISHONESTY OR BREACH OF TRUST IN ANY STATE OR FEDERAL COURT WITHIN THE PREVIOUS TWENTY-FOUR (24) MONTHS, PLEASE LIST CASE NUMBER HERE AND DESCRIBE ON A SEPARATE SHEET OF PAPER.

4. LIST ALL LICENSES WHICH YOU OR YOUR FIRM HAVE APPLIED FOR AND BEEN DENIED AND/OR ANY AND ALL LICENSES ISSUED TO YOU OR YOUR FIRM WHICH WERE SUBSEQUENTLY SUSPENDED OR REVOKED.

5. LIST ALL STATES IN WHICH YOU ARE LICENSED TO ENGAGE IN, OR ARE ENGAGED IN, MORTGAGE BROKER ACTIVITY.

6. IS THE LICENSE APPLICANT OR THE APPLICANT'S MEMBERS, DIRECTORS OR PRINCIPALS AT LEAST EIGHTEEN YEARS OF AGE AS REQUIRED BY SECTION 443.825 RSMo?

YES _____ NO _____

IF NO, PLEASE PROVIDE NAMES _____

7. EACH REQUIRED SIGNATORY ON PART IV, PAGE 6, MUST COMPLETE THE MISSOURI HIGHWAY PATROL FORM "REQUEST FOR CRIMINAL RECORD CHECK" ON THE NEXT PAGE. THE SAME INDIVIDUALS MUST SUBMIT TWO SETS OF FINGERPRINT CARDS. INDIVIDUALS ARE REQUIRED TO OBTAIN THE FINGERPRINTS BY VISITING A LOCAL, COUNTY OR STATE LAW ENFORCEMENT AGENCY AND REQUEST TO BE FINGERPRINTED ON THE STANDARD FINGERPRINT CARD CURRENTLY IN USE FOR FBI RECORD CHECKS. INDIVIDUALS WILL PAY ANY FEE REQUIRED BY THE LAW ENFORCEMENT AGENCY FOR THIS SERVICE.

NOTE: Fingerprints are now required in Item 7 above.

