



MISSOURI SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT

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. 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. A non-refundable license fee shall be paid to the Division of Finance with the first year installment of \$600 to be paid upon the approval of the renewal license and a second installment of \$600 shall be paid one year after the effective license date.

Individuals listed on page 3 are to authorize criminal & credit background checks within NMLS. If any individuals are not currently MU2 individuals within NMLS contact the Division for further instruction for completing the necessary background checks. Applications requiring background investigations 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: Any control persons currently licensed as MLOs by Missouri do not have to authorize new background checks. See Item 6 on page 3 for more details.

Line 1: Number of individuals listed on Page 3:	
Line 2: If Line 1's answer 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):	\$

This form must be filed with the Division of Finance, Mortgage Licensing Section, 301 W. High Street, Room 630, P.O. Box 716, Jefferson City, Missouri 65102-0716. If you are utilizing a courier service, please omit the P.O. Box and use zip code 65101.

This form is authorized by the Missouri Secure and Fair Enforcement for Mortgage Licensing Act, section 443.701 RSMo, et seq. ("Act"), and by the 20 CSR 1140-30 series of regulations. Terms contained in this form shall be construed as defined in section 443.703.1 RSMo.

The statements contained in the application must be accurate as of the date of execution. "N/A" should be used for sections not applicable to your company.

INCOMPLETE APPLICATIONS WILL BE RETURNED

1. Missouri License Number:	NMLS ID:
Legal Name:	
Other Trade Names(DBAs):	
Home Office Address (Street & Suite):	
City, State, Zip Code:	
Business Phone (____) _____ - _____	

2. Chief Operating Officer, Chief Executive Officer, or President	
Name:	Title:
Business Phone (____) _____ - _____ Ext. _____	
Email _____	

3. Full Service Missouri Office Location (if different from home office address)	
Address (Street & Suite):	
City, State, Zip:	
Business Phone (____) _____ - _____	
MLO Assigned to this Office (Name & NMLS ID):	

4. Licensing Contact Person	
Name:	Title:
Business Phone (____) _____ - _____ Ext. _____	
Email _____	

5. Business Entity Type: (Corporation, LLC, Sole Proprietorship, Partnership, etc)

6. List all control persons as applicable (for any section not applicable, please indicate by using N/A)

Business Entity Directors (Corporations, LLCs, etc)

Corporation Shareholders (Owns/controls \geq 10% of any stock, list % of ownership for each person/entity listed)

Sole Proprietor, Partnership, Other (list % of ownership for each person/entity listed)

Limited Liability Company Members (list % of ownership for each person/entity listed)

Any Other Person/Entity That Influences Management (including executive officers)

NOTE: Please identify individuals who were recently subject to background checks in conjunction with a mortgage loan originator application in Missouri by placing an asterisk (*) by their name(s). New criminal or and credit background checks need not be authorized for these individuals.

7. Percentage of Missouri Gross Income Derived from Missouri Activities:	
Brokering [see 443.703.1(18) RSMo]	____%
Funding [see 443.703.1(16) RSMo]	____%
Purchasing [see 443.703.1(26) RSMo]	____%
Servicing* [see 403.703.1(36) RSMo]	____%
Processing [see 403.703.1(19) RSMo]	____%
Underwriting [see 403.703.1(19) RSMo]	____%
Other _____	____%
Total	100%
*includes sub-servicing and master servicing	

8. Articles of Incorporation/Operating Agreement
<p>Has the company's Articles of Incorporation, Articles of Organization, Operating Agreement, etc; been amended since the last license was issued? Yes____ No____</p> <p>If yes, please provide a copy of all amendments or indicate that amendment documents have been uploaded within NMLS</p>

9. Age Verification of all Control Persons
<p>Are all applicants, members, directors, or principal officers at least eighteen (18) years of age as required by Section 443.825 RSMo? Yes____ No____</p> <p>If no, please provide the name(s) of anyone under the age of 18: _____</p>

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.

APPLICANT AVERMENT

SIGNATURE(S) OF PERSON(S) REQUIRED TO EXECUTE THIS APPLICATION FORM:

ALL DIRECTORS (corporations), MEMBERS (LLCs), AND/OR OWNERSHIP (proprietors/partners)

1) Name (please print) _____ Title _____
Signature _____ Date _____

2) Name (please print) _____ Title _____
Signature _____ Date _____

3) Name (please print) _____ Title _____
Signature _____ Date _____

4) Name (please print) _____ Title _____
Signature _____ Date _____

5) Name (please print) _____ Title _____
Signature _____ Date _____

SIGNATURES MUST BE NOTARIZED.

STATE OF _____
COUNTY OF _____

Subscribed and sworn to me this _____ day of _____, _____.
My Commission expires _____, 20_____.

NOTARY PUBLIC