



JIM GIBBONS
Governor

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF MORTGAGE LENDING
400 W. King Street, Suite 101
Carson City, NV 89703
(775) 684-7060 Fax (775) 684-7061
www.mld.nv.gov

DIANNE CORNWALL
Director

JOSEPH L. WALTUCH
Commissioner

**APPLICATION FOR BRANCH OFFICE
(Mortgage Broker)**

Mail to: Division of Mortgage Lending
400 W. King Street, Suite 101
Carson City, NV 89703

The undersigned hereby makes application to the Commissioner of the Division of Mortgage Lending (“the Commissioner”) for a license for a mortgage broker branch.

We understand that the principal office of the mortgage broker must be examined by the Commissioner and have received at least a satisfactory rating during the preceding 12 months prior to application for a branch location. The Commissioner may waive this requirement for good cause. NAC 645B.030(2)(a).

1. Branch Information:

Mortgage Broker Name: _____			

DBA, if any: _____			
(A branch office must conduct business under the same name as the principal office.)			
Location to be licensed as a branch: _____			
Street Address			
_____		_____	
City	State	Zip	
If the precise location has not yet been ascertained, enter “pending.” The precise address must be confirmed before a license will be issued.			
Telephone No.: _____		Fax No.: _____	
(Must be a Local Land Line)			
Taxpayer Identification No.: _____		E-Mail: _____	
(Mandatory)			
Proposed Qualified Employee: _____			
(An individual may serve as Qualified Employee for only one office location.)			

2. Required Items - Checklist:

- Application for Branch Office.
- Designation of Qualified Employee (QE) Form.
- Child Support Statement signed by the proposed QE. (Pursuant to NRS 645B.023, required regardless of any support obligations.)
- Personal History Record (including an explanation of “Yes” answers) completed and signed by the proposed QE and notarized.
- Two fingerprint cards completed by the proposed QE. (Cards are available at local law enforcement agencies. Only Form FD-258 will be accepted.)
- Verification of two years’ mortgage experience for the proposed QE. (W-2, 1099 and a letter from a past or current employer including duties performed or evidence of licensing in another state. Experience not required to be in Nevada.)
- A proposed QE of a mortgage broker must provide evidence of completion of 30 hours of certified courses of pre-licensing education and a score card evidencing passing the state examination administered by PSI. (See PSI’s website, www.psiexams.com, for testing information. See the Division’s website, www.mld.nv.gov, under Education, for education courses which are approved by the Division for pre-licensing and continuing education credit and education provider information.) Certificates issued for all courses must bear the name of the NAC 645B.360 certifying organization.

At least 15 of the 30 hours of pre-licensing education must be live/classroom instruction. The 30 hours of pre-licensing education must include:

- 4 hours of ethics, which shall include instruction on fraud, consumer protection and fair lending issues
- 12 hours of federal law and regulations relating to mortgage lending, including 2 hours of training related to subprime lending and other non-traditional mortgage products
- 4 hours of Nevada law and regulations relating to mortgage lending and
- 10 hours of electives

- Applications will not be processed if the applicant has failed to pay all fees, assessments and/or fines owed.
- \$40.00** non-refundable application fee. (Make check payable to “Division of Mortgage Lending.”)
- Payment of annual assessments for CPA and AG costs incurred by the Division will be required prior to issuance of the license and following completion of the background investigation. The amount will vary from year to year. You may contact the Division for the current amount.

I, the undersigned, state that I am authorized to sign the within Application for Branch Office on behalf of the applicant named herein; that I have read and signed said Application for Branch Office and know the contents thereof; and that the statements made therein are true. By signing below, I represent that I personally have completed this Application for Branch Office and verified the information contained herein.

APPLICANT'S SIGNATURE:

Name of Applicant: _____
(Mortgage Broker)

By: _____
Authorized Signatory (Owner)

Printed Name: _____

Date: _____

Subscribed and sworn to before me this ____ day of _____, 20____

Notary public in and for the County of _____, State of

My commission expires _____

Notary Signature _____

Notary Seal



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CHILD SUPPORT STATEMENT

You are required to complete this Child Support Statement and return it with your application. **Failure to submit a fully completed and signed Child Support Statement will result in the application for licensing being denied.** (NRS 425.520 and NRS 645B.023)

Please check one box:

- I am **not** subject to a court order for the support of a child.
- I **am** subject to a court order for the support of one or more children and **am in compliance** with the order or I am in compliance with a plan approved by the District Attorney or other public agency enforcing the order for the repayment of the amount owed pursuant to the order.
- I **am** subject to a court order for the support of one or more children and **am not in compliance** with the order or a plan approved by the District Attorney or other public agency enforcing the order for the repayment of the amount owed pursuant to the order.

Applicant's Full Legal Name (printed)

Social Security Number

Signature of Applicant

Date

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**PERSONAL HISTORY RECORD – MORTGAGE BROKER
(Submit For Natural Persons)**

This Personal History Record – Mortgage Broker (Submit For Natural Persons) is to be completed by each natural person who owns a 25% or more interest in the company, each person who has the power to direct the management and policy of the company and the proposed qualified employee. Please indicate the natural person for whom this form is being submitted:

- Person who owns a 25% or more interest in the company
- Person who has the power to direct the management and policy of the company
- Proposed qualified employee

Print or type an answer to every question. If a question does not apply, please mark the section N/A for not applicable. If there is not enough space to answer the question sufficiently, continue on the Explanation Form and mark each answer with the corresponding number of the question. However, attachments are only permitted if additional space is needed. Do not misstate or omit any material fact(s). Such statements made herein are subject to verification. Incomplete applications will be returned.

Original or “wet” signatures are required on all Division documents. All pages must be submitted on 8 ½ x 11” paper. White-out and/or correction tape is/are not permitted.

Applicants are advised that this Personal History Record is an official document and misrepresentations or failure to disclose information requested may be deemed sufficient cause for the denial or revocation of a license.

Full Legal Name: _____
First Middle Last

Residence Address: _____
Address City State Zip

Residence Phone: _____ Business Phone: _____ Cell: _____

Gender: _____ Hair Color: _____ Eye Color: _____ Height: _____ Weight: _____

Birthdate: _____ Birthplace: _____

Social Security No.: _____ Nevada Driver’s License No.: _____

(submit copy) or Other State Driver’s License No.: _____ (submit copy)

Name and address of the company for which licensing affiliation is requested:

Name of Company

Address of Company:

Address City State Zip

1. Residential Addresses For The Last 5 Years (beginning with the most recent). (If additional space is required, use the Explanation Form. All "gaps" in residential address information must be explained.)

From	To	Street	City	State	Zip
	Present				

Note: Attach separate sheet if additional space is needed.

Are you a citizen of the United States? Yes ____ No ____

If no, Registration No.: _____

If naturalized, Certificate No.: _____ Date: _____

If you are not a citizen of the United States, or if you are not naturalized, provide documentation evidencing your eligibility to work in the United States. (Submit copy of resident alien card.)

List of other names known by, such as maiden name, nickname, etc.

2. Employment (If additional space is required, use the Explanation Form. All lapses of time must be explained.) Beginning with your current employment, list your work history, all businesses with which you have been involved and/or periods of unemployment for the **last 5 years**. List all corporations, partnerships or any other business ventures with which you have been associated as an officer, director, stockholder or related capacity.

From	To	Employer Name and Address	Job Title and Duties Performed
	Present		

Note: Attach separate sheet if additional space is needed.

3. Disclosure Items

You are **required** to provide an explanation for ‘yes’ answers to the questions below. Include the date, charge, agency, location, disposition and explanation, as applicable. Please complete the attached Explanation Form if additional space is needed.

**INACCURACIES OR OMISSIONS MAY RESULT IN DENIAL OR DELAY
IN PROCESSING YOUR APPLICATION**

- a. Have you **ever** been charged, arrested, convicted of, or pled guilty or nolo contendere (“no contest”) to any felony or misdemeanor in any domestic, foreign or military court? You must include all convictions, whether sealed or expunged, as well as explanations related to charges which were dismissed, denied, withheld, pled down, or other action taken in your response.

[] Yes [] No

If the answer is “Yes,” please explain in detail all charges, arrests, convictions and pleas, including the jurisdictions and dispositions.

- b. Have you **ever** had an administrative action taken by, or entered into any settlement agreement with, any federal, state or local governmental agency, whether in a civil or criminal matter?

[] Yes [] No

If the answer is “Yes,” give details:

- c. Have you or any company in which you have ever held an ownership interest (other than an ownership interest in a publicly-traded company) *ever* had conditions placed upon a privileged or professional license or registration, or had a privileged or professional license or registration that was issued in the State of Nevada or any other state, district or territory of the United States or any foreign country denied, suspended or revoked by any local, state, federal or other regulatory entity?

Yes No

If the answer is "Yes," give details:

- d. Have you within the past 10 years made a compromise with creditors, filed a personal bankruptcy petition or been the subject of a voluntary or involuntary bankruptcy petition for an organization while you exercised control over it or held an ownership interest (other than an ownership interest in a publicly-traded company) in it?

Yes No

If the answer is "Yes," give details:

- e. Has a bonding company *ever* denied, paid out on, or revoked a bond for you or any company in which you have ever held an ownership interest (other than an ownership interest in a publicly-traded company) or over which you have exercised control?

Yes No

If the answer is "Yes," give details:

- f. Do you or any company in which you have ever held an ownership interest (other than an ownership interest in a publicly-traded company) or over which you have exercised control have any unsatisfied judgments or liens?

Yes No

If the answer is "Yes," give details:

- g. Do you have a relative that is or has been associated with the mortgage industry in any state? ("Relative" means a spouse or any other person related within the second degree by blood or marriage.)

Yes No

If the answer is "Yes," give details:

- h. Have you or any company in which you have ever held an ownership interest (other than an ownership interest in a publicly-traded company) or over which you have exercised control had a civil or criminal record expunged or sealed by a court order?

Yes No

If the answer is "Yes," give details:

- i. Have you or any company in which you have ever held an ownership interest (other than an ownership interest in a publicly-traded company) or over which you have exercised control been a party to any past or present civil litigation?

Yes No

If the answer is "Yes," give details:

- j. Within the last 12 months, have you been past due on financial obligations which total more than \$3,000.00?

Yes No

If the answer is "Yes," give details:

- k. Are you subject to any pending regulatory action in the State of Nevada or any other state?

Yes No

If the answer is "Yes," give details:

- l. Are you subject to any pending actions that could result in a 'yes' answer to any of the above questions?

Yes No

If the answer is "Yes," give details:

EXPLANATION FORM (Use this form for explanation and additional space needed to answer questions.) Copies of this page can be made if more space is needed.

Question Number	Explanation

**BACKGROUND CHECK AUTHORIZATION, RELEASE
AND AGREEMENT TO INDEMNIFY**

By my signature below, I hereby give to the State of Nevada, its directors, officers, employees, agents and representatives (collectively, "the State"), my written consent to obtain credit reports and child support information on me and to conduct criminal history and background checks on me, pursuant to applicable law and/or as the Commissioner of the Division of Mortgage Lending ("the Division"), in his sole discretion, may from time to time deem necessary or appropriate. In connection with the criminal history and background checks on me, I understand that I am required, and agree, to provide to the Division a complete set of fingerprints which the Division will forward to the Department of Public Safety for processing and submission to the Federal Bureau of Investigation for its report.

I have filed with the Division an "application" under Chapter 645A, B or E of the Nevada Revised Statutes ("NRS") to be licensed or request for approval as a mortgage banker, mortgage broker, mortgage agent, escrow agency, escrow agent, qualified employee or key officer/director/majority owner, as applicable. I understand that I am seeking the granting of a privilege and acknowledge that the burden of providing my qualifications for a favorable determination is at all times on me. I accept any risk of adverse public notice, embarrassment, criticism or other action or financial loss which may result from action with respect to this application.

I do, for myself, my spouse, heirs, executors, administrators, successors and assigns, hereby irrevocably and unconditionally release, remise and forever discharge the Commissioner of the Division, the Division, the State, its boards, divisions, departments, directors, officers, employees, agents, representatives, and all persons acting by, through, under or in concert with any of them, from and against any and all claims, causes of action, damages, demands, debts, judgments, liens, rights, suits, controversies, losses, costs and expenses (including, but not limited to, attorney's fees and costs) (collectively, "claims") of any nature whatsoever, whether known or unknown, suspected or unsuspected, fixed or contingent, in law or equity, which I ever had, now have, may have, or claim to have, arising out of, or in connection with, the within application.

I agree to indemnify and hold harmless the Commissioner of the Division, the Division, the State, its boards, divisions, departments, directors, officers, employees, agents, representatives, and all persons acting by, through, under or in concert with any of them, from and against all claims, damages, losses and expenses (including attorney's fees and costs) arising out of or in connection with the within application.

I, the undersigned, state that I am the person named in the within Personal History Record – Mortgage Broker; that I have read and signed said Personal History Record – Mortgage Broker and know the contents thereof; and that the statements made therein are true. By signing below, I represent that I have personally completed this Personal History Record – Mortgage Broker and verified the information contained therein and have read and agree to the above investigations into my credit history and child support information, and criminal history and background checks.

APPLICANT'S SIGNATURE:	Subscribed and sworn to before me this _____ day of _____, 20____
_____ Signature	Notary public in and for the County of _____, State of _____. My commission expires _____.
_____ Name (print or type)	Notary Signature _____
_____ Date	Notary Seal



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DESIGNATION OF QUALIFIED EMPLOYEE

(Use This Form For Initial License Submissions
And For Any Subsequent Changes in the QE)

Mail to: Division of Mortgage Lending
400 W. King Street, Suite 101
Carson City, NV 89703

The undersigned hereby makes application to the Commissioner of the Division of Mortgage Lending for designation as the qualified employee for a mortgage broker.

Qualified Employee Information:

Name: _____				
First	Middle	Last		
Home Address: _____				
Street	City	State	Zip	
Social Security No.: _____		Telephone No.: _____		
Is the proposed qualified employee an owner of the company? <input type="checkbox"/> Yes <input type="checkbox"/> No				

Mortgage Broker Information: (Indicate the office location at which the QE will work)

Mortgage Broker Name: _____				
License No.: _____				
Address: _____				
Street	City	State	Zip	
Telephone No.: _____ <small>(Must be a Local Land Line)</small>		E-Mail: _____ <small>(Mandatory)</small>		
Fax No.: _____				

Required Items – Proposed Qualified Employee - Checklist:

(Forms available on the Division’s website, mld.nv.gov)

- Child Support Statement completed by the proposed QE. (Pursuant to NRS 645B.023, required for all submissions regardless of any support obligations.)
- Personal History Record (including an explanation of “Yes” answers) completed and signed by the proposed QE and notarized.
- Two fingerprint cards completed by the proposed QE. (Cards are available at local law enforcement agencies. Only Form FD-258 will be accepted.)
- Verification of two years’ employment in mortgage lending/brokering (W-2, 1099 and a letter from a past or current employer of the proposed QE, including duties performed or evidence of licensing in another state).
- Evidence of completion of 30 hours of certified courses of pre-licensing education and a score card evidencing passing the state examination administered by PSI. (See PSI’s website, www.psiexams.com, for testing information. See the Division’s website, www.mld.nv.gov, under Education, for education courses which are approved by the Division for pre-licensing and continuing education credit and education provider information.) Certificates issued for all courses must bear the name of the NAC 645B.360 certifying organization.

At least 15 of the 30 hours of pre-licensing education must be live/classroom instruction. The 30 hours of pre-licensing education must include:

- 4 hours of ethics, which shall include instruction on fraud, consumer protection and fair lending issues
- 12 hours of federal law and regulations relating to mortgage lending, including 2 hours of training related to subprime lending and other non-traditional mortgage products
- 4 hours of Nevada law and regulations relating to mortgage lending and
- 10 hours of electives

- Applications will not be processed if the applicant has failed to pay all fees, assessments and/or fines owed.

I declare under penalty of perjury that I have read the foregoing and it is true to the best of my knowledge and belief.

Signature of Proposed Qualified Employee: _____

Print Name of Proposed Qualified Employee: _____

Signature of Principal Officer: _____

Print Name of Principal Officer: _____

Date: _____

Original or “wet” signatures required.