



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 RENEWAL OF MORTGAGE AGENT
LICENSE AND CHECKLIST**

Renewal dates may be verified at www.mld.nv.gov under Licensee Records.

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 renewal of a license as a mortgage agent associated with, or employed by:

- Mortgage Broker
- Mortgage Banker
- Both a Mortgage Broker and a Mortgage Banker
- Privately Insured Institution or Organization Licensed Under Title 55 or 56 of NRS

1. Mortgage Agent Applicant Information:

Mortgage Agent License No.: _____
(Available on the Division's website, Licensee Records, Total Mortgage Agent Records)

Mortgage Agent License Expiration Date: _____

Mortgage Agent's Full Legal Name: _____
First Middle Last

Home Address: _____
Street City State Zip

Home Phone: _____ Cell Phone: _____

Social Security No.: _____ E-Mail: _____
(Mandatory)

2. Employing Mortgage Broker, Mortgage Banker or Privately Insured Institution Information:

Mortgage Broker, Mortgage Banker or Privately Insured Institution Name: _____

(List the name of the licensed company with which the mortgage agent will be associated)

Mortgage Broker or Mortgage Banker License No. (if applicable): _____

Address: _____
Street City State Zip

Company Telephone No.: _____ E-Mail: _____
(Must be a Local Land Line) (Mandatory)

3. Required Items – Checklist:

- Child Support Statement. (Pursuant to NRS 645B.420, required regardless of any support obligations.)
- Personal Disclosure Form (including an explanation of “Yes” answers) completed, signed and notarized.
- Evidence of completion of 10 hours of certified courses of continuing education taken in the 12 months immediately preceding the date on which the license expires. A licensee may not repeat a course of continuing education in the same or successive renewal periods. (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.36 certifying organization.

The 10 hours of continuing education must include:

- 3 hours of federal law and regulations relating to mortgage lending
 - 2 hours of Nevada law and regulations relating to mortgage lending
 - 2 hours of training related to subprime lending and other non-traditional mortgage products, commercial lending or private investor loans and
 - 2 hours of ethics at least every other year, which shall include instruction on fraud, consumer protection and fair lending issues
-
- If the applicant intends to associate with, or be employed by, a mortgage broker, evidence that the applicant is named or included as a principal in the corporate surety bond deposited by the mortgage broker with the Commissioner.
 - A **\$75.00** non-refundable reinstatement fee must be submitted if either:
 - (i) This renewal application or any of the items required herein are submitted after the renewal date; or
 - (ii) This renewal application is deficient (i.e., not all required items are submitted).
 - Applications will not be processed if the applicant has failed to pay all fees, assessments and/or fines owed.
 - \$100.00** non-refundable application fee; or
\$200.00 non-refundable application fee if the applicant will originate mortgage loans in Nevada under the mortgage broker and mortgage banker license for the same entity. (Make check payable to “Division of Mortgage Lending.”)
 - \$25.00** non-refundable fee for the annual AG assessment; or
\$50.00 non-refundable fee for the annual AG assessment if the applicant will originate mortgage loans in Nevada under the mortgage broker and mortgage banker license for the same entity. (Make check payable to “Division of Mortgage Lending.”)

4. Annual Expiration of License; Renewal; Cancellation; Reinstatement:

A license as a mortgage agent issued pursuant to NRS 645B.410 expires 1 year after the date the license is issued, unless it is renewed. NRS 645B.430(1). If the holder of a mortgage agent license fails to renew his license on or before the date that the license expires, the license is cancelled. Pursuant to NRS 645B.430(2), the Commissioner may reinstate a cancelled license upon certain conditions.

Within 6 months of the expiration of his license, a mortgage agent may make application for reinstatement of his license. A mortgage agent may not conduct mortgage agent activities until the Commissioner approves the reinstatement of the license and the Division’s records reflect that the license is active.

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.

I, the undersigned, state that I am the person named in the foregoing Application for Renewal of Mortgage Agent License; that I have read and signed said Application for Renewal of Mortgage Agent License and know the contents thereof; and that the statements made therein are true. By signing below, I represent that I have personally completed this Application for Renewal of Mortgage Agent License and verified the information contained herein.

Subscribed and sworn to before me this _____

APPLICANT'S SIGNATURE:

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

The following is a statement from the mortgage broker, mortgage banker or privately insured institution with whom the mortgage agent applicant will be associated.

ACKNOWLEDGMENT OF INTENT TO EMPLOY

(Verified Statement: To Be Completed By the Mortgage Broker, Mortgage Banker or Privately Insured Institution Associating With, or Employing, the Mortgage Agent Applicant)

This is to certify that I am a duly licensed mortgage broker, mortgage banker or privately insured institution on active status or qualified employee with authority to sign. It is my present intent to re-employ or associate with me the within-named mortgage agent applicant.

If a mortgage agent's license is issued to the mortgage agent applicant named within, I represent and agree that I will be responsible for the activities of the applicant as a mortgage agent, by exercising careful supervision over his/her activities while he/she is associated with or employed by me.

I declare under penalty of perjury under the laws of the State of Nevada that the foregoing is true and correct.

Name of Mortgage Broker, Mortgage Banker or Privately Insured Institution: _____

By: _____
Authorized Signatory

Name of Signatory (print or type): _____

Title: _____

Date: _____

Original or "wet" signature required.



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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, NRS 645A.025, NRS 645B.023, NRS 645B.420, NRS 645E.210 and Sec. 21 of R052-09)

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 DISCLOSURE FORM – MORTGAGE AGENT
(For Renewal Purposes Only)**

This Personal Disclosure Form – Mortgage Agent (For Renewal Purposes Only) is to be completed by a natural person applying for renewal of a mortgage agent license.

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.

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 Disclosure Form 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.

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, E or F of the Nevada Revised Statutes ("NRS") to be licensed or request for approval as a mortgage banker, mortgage broker, mortgage agent, loan modification consultant, foreclosure consultant, covered service provider, 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; that I have read and signed said Personal History Record 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 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: _____ Signature _____ Name (print or type) _____ 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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