



**1. Please complete the following:** (Attach a separate piece of paper if space for additional information is necessary.)

| Names of All Owners of Applicant/Company With 25% or More Ownership Interest   | Title/Position | Residence Address | Percentage of Interest Held (Must Equal 100%) | Will Owner Engage in Activities as a Residential Mortgage Loan Originator or Supervise a Mortgage Agent Who Engages in Activities as a Residential Mortgage Loan Originator? |
|--|----------------|-------------------|---|--|
|  |                |                   | ____ %  | ____ Yes<br>____ No  |
|  |                |                   | ____ %  | ____ Yes<br>____ No  |
| Names of All Owners of Applicant/Company With Less Than 25% Ownership Interest |                |                   | ____ %  | ____ Yes<br>____ No  |
|  |                |                   | ____ %  | ____ Yes<br>____ No  |

Each person listed above who will engage in activities as a residential mortgage loan originator must submit a Personal History Record, Child Support Statement and two completed fingerprint cards. (Cards are available at local law enforcement agencies. Only Form FD-258 will be accepted.)

**2. Required Items for the Licensed Entity - Checklist:**

(Failure to submit all required items will result in the application being returned to correct deficiencies.)

- Application for Renewal of Mortgage Banker License and Checklist (Principal Location) completed, signed and notarized.
- Non-Personal Disclosure Form (including an explanation of “Yes” answers) completed, signed and notarized, for the company and for each entity that owns a 25% or more interest in the company.
- Attachment “A” listing **all** mortgage agents currently affiliated with the licensee at the principal office location. A print-out from the Division’s website will **not** be accepted.
- Renewal applications will not be processed if the applicant has failed to (i) submit applicable financial statements; and/or (ii) pay all fees, assessments and/or fines owed.
- \$500.00** non-refundable renewal fee. (Make check payable to “Division of Mortgage Lending.”)

**Important:** Due to the enactment of Assembly Bill 523 (“AB 523”) of the 2009 Legislative Session, all mortgage bankers who engage in activities as a residential mortgage loan originator or who supervise a mortgage agent who engages in activities as a residential mortgage loan originator, the proposed qualified employee, and any other natural person who will conduct residential loan origination activities on behalf of the company must license as a mortgage agent before July 1, 2010. To ensure compliance with the deadline contained in AB 523, which implements the S.A.F.E. Act in Nevada, and to assist the Division’s work processes, the Division strongly recommends that affected persons submit their complete mortgage agent application package with their mortgage banker renewal package.

- All persons subject to mortgage agent licensing 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 by July 1, 2010. (See PSI’s website, [www.psiexams.com](http://www.psiexams.com), for testing information. See the Division’s website, [www.mld.nv.gov](http://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. (However, if a mortgage agent applicant is or intends to be associated with a licensed mortgage banker at a licensed office located outside of Nevada, the mortgage agent applicant may complete all 30 hours of pre-licensing education on-line.)

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

**3. Required Items for Each Natural Person Who Owns a 25% or More Interest in the Licensed Entity and Each Person Who Has the Power to Direct the Management and Policy of the Licensed Entity - Checklist:**

- Child Support Statement. (Pursuant to NRS 645E.210, required regardless of any support obligations.)
- Personal Disclosure Form (including an explanation of “Yes” answers) completed, signed and notarized.

**4. Required Items for the Qualified Employee - Checklist:**

- Child Support Statement. (Pursuant to NRS 645E.210, required regardless of any support obligations.)
- Personal Disclosure Form (including an explanation of “Yes” answers) completed, signed and notarized.

**Important:** Due to the enactment of Assembly Bill 523 (“AB 523”) of the 2009 Legislative Session, all mortgage bankers who engage in activities as a residential mortgage loan originator or who supervise a mortgage agent who engages in activities as a residential mortgage loan originator, the proposed qualified employee, and any other natural person who will conduct residential loan origination activities on behalf of the company must license as a mortgage agent before July 1, 2010. To ensure compliance with the deadline contained in AB 523, which implements the S.A.F.E. Act in Nevada, and to assist the Division’s work processes, the Division strongly recommends that affected persons submit their complete mortgage agent application package with their mortgage banker renewal package.

- All persons subject to mortgage agent licensing 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 by July 1, 2010. (See PSI's website, [www.psiexams.com](http://www.psiexams.com), for testing information. See the Division's website, [www.mld.nv.gov](http://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. (However, if a mortgage agent applicant is or intends to be associated with a licensed mortgage banker at a licensed office located outside of Nevada, the mortgage agent applicant may complete all 30 hours of pre-licensing education on-line.)

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

I, the undersigned, state that I am authorized to sign the within Application for Renewal of Mortgage Banker License on behalf of the applicant named herein; that I have read and signed said Application for Renewal of Mortgage Banker 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 Banker License and verified the information contained herein.

Name of Applicant: \_\_\_\_\_  
(Mortgage Banker)

Subscribed and sworn to before me this \_\_\_\_\_  
Day of \_\_\_\_\_, 20\_\_

By: \_\_\_\_\_  
Authorized Signatory (Owner)

Notary public in and for the County of \_\_\_\_\_,  
State of \_\_\_\_\_

My commission expires \_\_\_\_\_

\_\_\_\_\_  
Name (print or type)

Notary Signature: \_\_\_\_\_

Notary Seal



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*

### 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 645E.210)

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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Governor

STATE OF NEVADA  
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Director

JOSEPH L. WALTUCH  
Commissioner

**PERSONAL DISCLOSURE FORM – MORTGAGE BANKER  
(FOR RENEWAL PURPOSES ONLY)**

This Personal Disclosure Form – Mortgage Banker (For Renewal Purposes Only) 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 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
- 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 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.

Applicant’s Full Legal Name: \_\_\_\_\_  
First Middle Last

Applicant’s Residence Address: \_\_\_\_\_  
Address City State Zip

Residence Phone: \_\_\_\_\_ Business Phone: \_\_\_\_\_ Cell: \_\_\_\_\_

Gender: \_\_\_\_\_ Hair Color: \_\_\_\_\_ Eye Color: \_\_\_\_\_ Height: \_\_\_\_\_ Weight: \_\_\_\_\_

Birthdate: \_\_\_\_\_ Birthplace: \_\_\_\_\_

Social Security No.: \_\_\_\_\_

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") and regulations promulgated thereunder 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 application; that I have read and signed the application, including the 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 the application and all supporting documents that accompany it and I 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:<br><br>_____<br>Signature<br><br>_____<br>Name (print or type)<br><br>_____<br>Date | Subscribed and sworn to before me this _____<br>day of _____, 20____<br><br>Notary public in and for the County of _____,<br><br>State of _____. My commission expires<br>_____.<br>Notary Signature _____<br><br>Notary Seal |
|--|---|



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Director

JOSEPH L. WALTUCH  
Commissioner

**NON-PERSONAL DISCLOSURE – MORTGAGE BANKER  
(Submit For Other Than Natural Persons)**

This Non-Personal Disclosure – Mortgage Banker (Submit For Other Than Natural Persons) is being submitted in connection with an application for renewal of a mortgage banker license. This form is to be completed by the applicant and each entity that owns a 25% or more interest in the applicant/company. Please indicate for whom this form is being submitted:

- Applicant/company
- Entity that owns a 25% or more interest in the applicant/company

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. 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 Non-Personal Disclosure – Mortgage Banker 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.

|   |  |     |
|---|--|-----|
| Corporate Name of Applicant: _____  |  |     |
| List any dba’s of the entity if not the corporate name: _____<br>_____    |  |     |
| License No.: _____  |  |     |
| Address of Applicant’s Principal Place of Business (Inside Nevada): _____ |  |     |
| City  | State  | Zip |
| Telephone No.: _____<br><small>(Must be a Local Land Line)</small>        | E-Mail: _____  |     |
| Fax No.: _____  | Taxpayer Identification No.: _____<br><small>(Mandatory)</small> |     |

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. Has any owner, officer or director of the applicant *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 his response.

Yes    No

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

- b. Has the applicant or any company in which the applicant has ever held an ownership interest (other than an ownership interest in a publicly-traded company) or over which the applicant has exercised control *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. Has the applicant or any company in which the applicant has ever held an ownership interest (other than an ownership interest in a publicly-traded company) or over which the applicant has exercised control *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. Has the applicant within the past 10 years made a compromise with creditors, filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition for an organization while the applicant 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 the applicant or any company in which the applicant is or has ever been an owner or over which the applicant has exercised control?

Yes  No

If the answer is "Yes," give details:

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

Yes  No

If the answer is "Yes," give details:

- g. Does any owner, officer or director of the applicant have a relative who 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. Has the applicant or any company in which the applicant has *ever* held an ownership interest (other than an ownership interest in a publicly-traded company) or over which the applicant has 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. Has the applicant or any company in which the applicant *ever* held an ownership interest (other than an ownership interest in a publicly-traded company) or over which the applicant has exercised control been a party to any past or present civil litigation?

Yes  No

If the answer is "Yes," give details:

j. Is the applicant subject to any pending regulatory action in the State of Nevada or any other state?

Yes  No

If the answer is "Yes," give details:

k. Is the applicant 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 |
|-----------------|-------------|
|                 |             |

I, the undersigned, state that I am authorized to sign the within Non-Personal Disclosure – Mortgage Banker on behalf of the applicant named herein; that I have read and signed this Non-Personal Disclosure – Mortgage Banker and know the contents thereof and that the statements made therein are true. By signing below, I represent that I have personally completed this Non-Personal Disclosure – Mortgage Banker and verified the information contained herein.

**APPLICANT’S SIGNATURE:**

Name of Applicant: \_\_\_\_\_

By: \_\_\_\_\_  
Authorized Signatory (Owner)

\_\_\_\_\_  
Name (print or type)

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

**Or:**

**NON-NATURAL PERSON/ENTITY OWNING 25% OR MORE INTEREST IN THE APPLICANT/COMPANY:**

Name of Entity: \_\_\_\_\_

By: \_\_\_\_\_  
Authorized Signatory

\_\_\_\_\_  
Name (print or type)

\_\_\_\_\_  
Title

\_\_\_\_\_  
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

**ATTACHMENT "A"**

The following is a list of mortgage agents who are associated with, or employed by,

\_\_\_\_\_ (insert name of  
mortgage banker) located at \_\_\_\_\_  
Street Address  
\_\_\_\_\_  
City State Zip

(The Division will **not** accept a print-out from the State of Nevada, Division of Mortgage Lending, website.)

| <b>Mortgage Agent's Name</b> | <b>License No.<br/>(If Applicable)</b> |
|------------------------------|--|
|                              |  |
|                              |  |
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|                              |  |
|                              |  |
|                              |  |
|                              |  |
|                              |  |
|                              |  |
|                              |  |

\_\_\_\_\_  
Signature of Qualified Employee

\_\_\_\_\_  
Name of Qualified Employee (print or type)

\_\_\_\_\_  
Date