

1. Please complete the following:

Names of All Owners	Percentage of Interest Held (Must Equal 100%)	Does Owner Originate Mortgage Loans in the Licensed Entity's Name in Nevada? (If yes, must submit CE information)
1.	_____ %	_____ Yes _____ No
2.	_____ %	_____ Yes _____ No
3.	_____ %	_____ Yes _____ No
4.	_____ %	_____ Yes _____ No

2. The current residential address(es) of the owner(s) of the licensed entity:

- a. _____
- b. _____
- c. _____
- d. _____

3. Do you maintain any client trust accounts pursuant to ** NRS 645B.175?

Yes No

4. Do you arrange any private investor loans?

Yes No

** Includes investor funds deposited directly with the broker, or funds related to third-party servicing of loans made by the broker; does not include fees for appraisal, credit or other third-party costs accepted by the broker.

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

- Application for Renewal of Mortgage Broker License and Checklist (Principal Nevada Location) completed, signed and notarized.
- 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.
- Attachment "B" listing the qualified employee's employment history for the past 5 years
- 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.
- Evidence of Certificate of Good Standing issued by the Nevada Secretary of State.

- All owners of the licensed entity who conduct mortgage lending activity in Nevada on behalf of the licensed entity must provide evidence of completion of 10 hours of certified courses of continuing education taken in the preceding 12 months. A licensee may not repeat a course of continuing education in 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 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
- 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.")

6. 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 645B.023, required regardless of any support obligations.)
- Personal Disclosure Form (including an explanation of "Yes" answers) completed, signed and notarized.

7. Required Items for the Qualified Employee - Checklist:

- Child Support Statement. (Pursuant to NRS 645B.023, required regardless of any support obligations.)
- Personal Disclosure Form (including an explanation of "Yes" answers) completed, signed and notarized.
- All qualified employees of the licensed entity must provide evidence of completion of 10 hours of certified courses of continuing education taken in the preceding 12 months. A qualified employee may not repeat a course of continuing education in 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.360 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
- 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.

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

APPLICANT'S SIGNATURE:

Name of Mortgage Broker: _____

By: _____
Authorized Signatory (Owner or Qualified Employee)

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 currently affiliated with the licensee

_____ (insert name of
mortgage broker), Mortgage Broker License No. _____, at its principal
office location at
_____.

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

Mortgage Agent's Name	License No.

I certify that all mortgage agents under my supervision have either completed pre-licensing education or passed the state examination administered by PSI.

Signature of Qualified Employee

Name of Qualified Employee (print or type)

Date

ATTACHMENT "B"

Qualified employee's employment history for the **past 5 years**:

Name and Address of Employer	Position	Employment Dates (insert dates)
1.		Employed From: Employed To:
2.		Employed From: Employed To:
3.		Employed From: Employed To:
4.		Employed From: Employed To:
5.		Employed From: Employed To:

As qualified employee of the Mortgage Broker herein, I certify that I have met the education-test requirements of AB 375 by either completing pre-licensing education or passing the state examination administered by PSI.

Signature of Qualified Employee

Name of Qualified Employee (print or type)

Date



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 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 DISCLOSURE FORM – MORTGAGE BROKER
(FOR RENEWAL PURPOSES ONLY)**

This Personal Disclosure Form – Mortgage Broker (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.

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:

1. 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 Disclosure Form – Mortgage Broker; that I have read and signed said Personal Disclosure Form – 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 Disclosure Form – 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



JIM GIBBONS
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DIANNE CORNWALL
Director

JOSEPH L. WALTUCH
Commissioner

**NON-PERSONAL DISCLOSURE FORM – MORTGAGE BROKER
(FOR RENEWAL PURPOSES ONLY)
(Submit For Other Than Natural Persons)**

This Non-Personal Disclosure Form – Mortgage Broker (For Renewal Purposes Only) (Submit For Other Than Natural Persons) is to be completed by the company and each entity that owns a 25% or more interest in the company. Please indicate for whom this form is being submitted:

- Applicant/Company
- Entity that owns a 25% or more interest in the 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 8½ x 11” paper. White-out and/or correction tape is/are not permitted.

Applicants are advised that this Non-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.

Name of Licensed Entity: _____

List any dba’s of the entity if not the corporate name: _____

License No.: _____ Taxpayer Identification No.: _____

Address of Principal Place of Business: _____
Street Address

City State Zip

Mortgage Broker’s Principal Place of Business in Nevada: _____
Street Address

City State Zip

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

An explanation for 'yes' answers is **required**. 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:

l. Is the applicant a HUD-approved mortgage broker?

Yes No

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 Form – Mortgage Broker on behalf of the applicant named herein; that I have read and signed said Non-Personal Disclosure Form – 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 Non-Personal Disclosure Form – Mortgage Broker and verified the information contained herein.

APPLICANT'S SIGNATURE:

Name of Applicant: _____

By: _____
Authorized Signatory

Name (print or type)

Title

Date

Or:

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