

# Loan Officer Request for Registration and Michigan-Specific Supplement to Form MU4

**Loan Officer Applicant:** Complete Part 1 of this form. Submit it to the sponsoring mortgage broker, lender, or servicer.

**Sponsoring Mortgage Broker, Lender, or Servicer:** Complete Part 2 of this form. Provide a complete copy to the loan officer applicant. Retain a copy in a unique file for the applicant. Retain an additional copy of each applicant's file in a secure offsite location.

**Submit the original Page 1 AND Page 2 to OFIR to request registration.**

**Part 1- To be completed by loan officer applicant**

Name of Loan Officer Applicant		Applicant's NMLS ID number	Applicant Social Security number
Applicant home address and contact information Number, street and floor or suite number		Home telephone number <i>(include area code)</i>	
Address line 2		Business telephone number <i>(include area code)</i>	
City	State	Zip	Email address

1. Have you ever been convicted of, or pled no contest to, a misdemeanor or felony involving embezzlement, forgery, fraud, a financial transaction, or securities?

Yes       No      *If you answered "Yes" to question 1, you are not eligible to be registered as a loan officer in Michigan.*

2. Within the 10-year period preceding the date of this loan officer registration application, have you ever been convicted of, or pled no contest to, a felony?

Yes       No      *If you answered "Yes" to question 2, you are not eligible to be registered as a loan officer in Michigan.*

3. Have you ever been issued a prohibition order by the Commissioner in accordance with Section 18a, MCL 445.1668a, of the Mortgage Brokers, Lenders, and Servicers Licensing Act?

Yes       No      *If you answered "Yes" to question 3, and are still subject to the Commissioner's prohibition order, you are not eligible to be registered as a loan officer in Michigan.*

4. Have you ever had an application denied, or a license, registration, or similar authority revoked or suspended, to practice any profession or occupation in any jurisdiction, including, but not limited to, licensure or registration as a mortgage broker, mortgage lender, or mortgage servicer in which the applicant held more than 25% of the ownership interest or as a loan officer?

Yes       No      *If you answered "Yes" to question 4, attach a complete explanation to this application. Include dates, jurisdiction and the authority that made the determination or took the action.*

**Certification of Applicant**

I certify that the information given in this application is true, complete, and correct.

Signature of Loan Officer Applicant	Date signed
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Authority: 1987 PA 173 as amended. Completion is required in order to be eligible for consideration for Michigan registration as a loan officer. Failure to file truthfully, accurately, and completely and produce this document on demand for an OFIR audit or examination subjects loan officer applicant to denial, suspension, or revocation of their Michigan registration. It also subjects the sponsoring mortgage broker, lender, or servicer's Michigan license or registration to suspension or revocation. Additional fines and penalties may also be applicable under Michigan law.



**Michigan Department of Energy, Labor & Economic Growth**

DELEG is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.

Visit OFIR online at: [www.michigan.gov/ofir](http://www.michigan.gov/ofir) Phone OFIR toll-free at: 1-877-999-6442

**Part 2- To be completed by sponsoring mortgage broker, lender, or servicer (sponsor) after Part 1 has been completed and signed by the applicant.**

Sponsor's name	Sponsor's Michigan license number. If unlicensed, explain why you are exempt from license or registration requirements (i.e.: depository financial institution).	Enter Sponsor's NMLS number or indicate if none.
Name of Loan Officer Applicant		

**Applicant file checklist of requirements for loan officer registration**

Sponsor: Collect each *applicable* item and retain with any attachments in a unique file for this loan officer applicant. It is critical that this form and the entire loan officer applicant file be available for audit/examination. Retain a backup copy of each applicant's complete file in a secure offsite location.

*As items are completed and added to the file, enter date completed and initial. These items must remain in the applicant's file. Do NOT submit them with the application.*

Date Completed	Initial	
_____	_____	1. Applicant fingerprint card or electronic scan submitted ( <i>typically no copy is returned, so no copy is required in file</i> )
_____	_____	2. Applicant criminal records check results received by sponsor, reviewed, and determined to meet requirements
_____	_____	3. A certificate of completion or other evidence that applicant has completed at least 24 hours of live professional classroom instruction approved by the Commissioner including 3 hours of live classroom instruction concerning state and federal laws and regulations governing residential mortgage lending
_____	_____	4. Evidence that applicant correctly answered at least 75% of the questions on the Michigan examination if taken before October 22, 2009, or correctly answered at least 75% of the questions on the NMLS Michigan and National tests if taken on or after October 22, 2009
_____	_____	5. Applicant gave sponsor access on NMLS to MU4 filing
_____	_____	6. Sponsor has reviewed applicant's MU4 filing and certifies it is complete

**7. Waiver of classroom instruction/exam score requirements:** The certificate of completion and evidence of test score may be waived under certain circumstances primarily related to reciprocity for applicants registered in states that reciprocates with Michigan. Check the OFIR website ([www.michigan.gov/ofir](http://www.michigan.gov/ofir)) for eligibility. If applicable, follow the instructions on the OFIR website and enter the reason or waiver code that pertains to your waiver on the line below:

*When all items are complete, send the original page 1 and page 2 of this form, along with the Company Access document listed on the NMLS checklist, to the address below. This is the official request for registration of this loan officer applicant. Retain a copy of this completed form in the file for this loan officer applicant. Failure to produce this information on demand for an audit or examination is grounds for suspension, revocation, or denial of the loan officer's registration AND suspension, revocation, or denial of the sponsoring mortgage broker, lender, or servicer's Michigan license or registration.*

**Certification of Sponsoring Mortgage Broker, Lender or Servicer**

I certify that I have reviewed the information provided by the applicant, and it is complete. I have received and examined the required criminal background checks on the applicant. I have no knowledge of any criminal offense that would preclude this applicant from loan officer registration under 1987 PA 173 as amended. Other than previously disclosed, I have no knowledge of any denial, revocation, or suspension of any application, license or registration this applicant holds or ever held, including, but not limited to, a mortgage broker, mortgage lender, or mortgage servicer in which the applicant held more than 25% of the ownership interest or as a loan officer. I believe this person is eligible for registration as a loan officer in the state of Michigan, and hereby request that the Commissioner approve this request for registration.

Signature of Officer, Director, Shareholder, Member, Partner, or NMLS Company Contact Person	Date signed
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 Signer's name and title typed or printed

**Submit completed application only to OFIR at the address below. Also provide a complete copy to the loan officer applicant.**

Mail to:           OFIR - Loan Officer Registration PO Box 30220 Lansing MI 48909	Or deliver to:   OFIR - Loan Officer Registration 611 W Ottawa St Lansing MI 48933
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