

HOW TO FILE FOR A MLO LICENSE

or: how to create an account with the NMLS

<http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>

1. Click the "Log into NMLS" button
2. Click "Create an Individual Account"
 - You will be asked to repeat a security image provided
 - Fill in individual information
 - Upon completion, NMLS will send you two separate e-mails. One will contain your username and the other will contain a temporary password.
3. Return to the Log in page by clicking "Log in" – log in using the information provided in the two e-mails sent to you by the NMLS.
4. You will be required to change the NMLS-provided password to a new, personal password of your choice
 - A password must be between 8 and 16 characters in length
 - A password cannot start with more than 3 characters from the beginning of the username
 - A password must contain characters from three of the four following categories:
 - English uppercase characters (A to Z)
 - English lowercase characters (A to Z)
 - Base 10 digits (0 to 9)
 - Special characters (For example, #, \$, * and ^)
5. Once you have created a new password, click on the "Filing" top tab
6. Click on "Individual" (at top, white font, underlined)
7. Click "Create New Filing"
8. Click "Add" (*do not click "Next"*)
9. Select – Texas – OCCC
10. Select Texas OCCC again – check the box and click "Next"
11. Click "Next" and don't worry about filling in the License/Registration Number for license transfers
12. Click "Finish"
13. The Texas OCC license should now show up on the personal "Filing" tab and show under "Pending Action," "License Request"
14. Now click "Next" at bottom right
15. Fill out the Identification information then click "Next"
16. Fill out Residential History (need 10 years with NO time gaps)
17. Fill out Employment History (need 10 years with NO time gaps)
18. Fill out other business if necessary
19. Fill out Disclosure Question
20. Select "Texas-OCCC" in Jurisdiction Participation
21. Fill out Criminal Background check
22. Go through any Completeness Check and clear diagnostic
23. Total cost
 - \$325
 - \$30 processing fee
 - \$39 criminal background
24. You will be redirected to a site to schedule a fingerprinting appointment