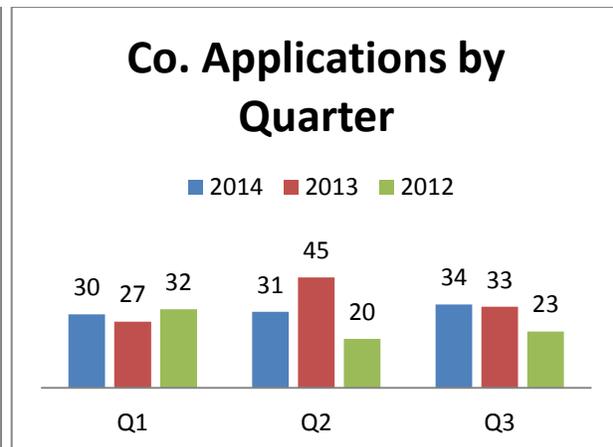
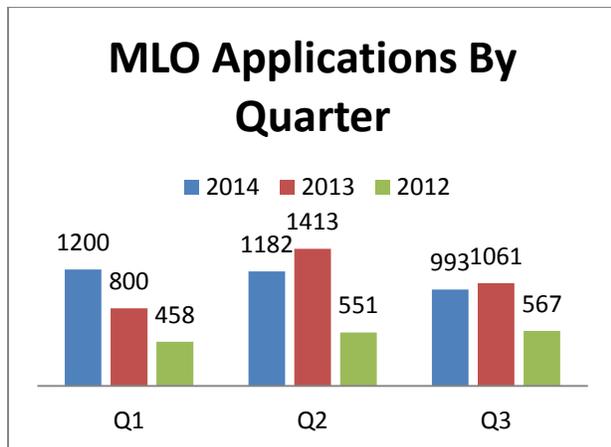
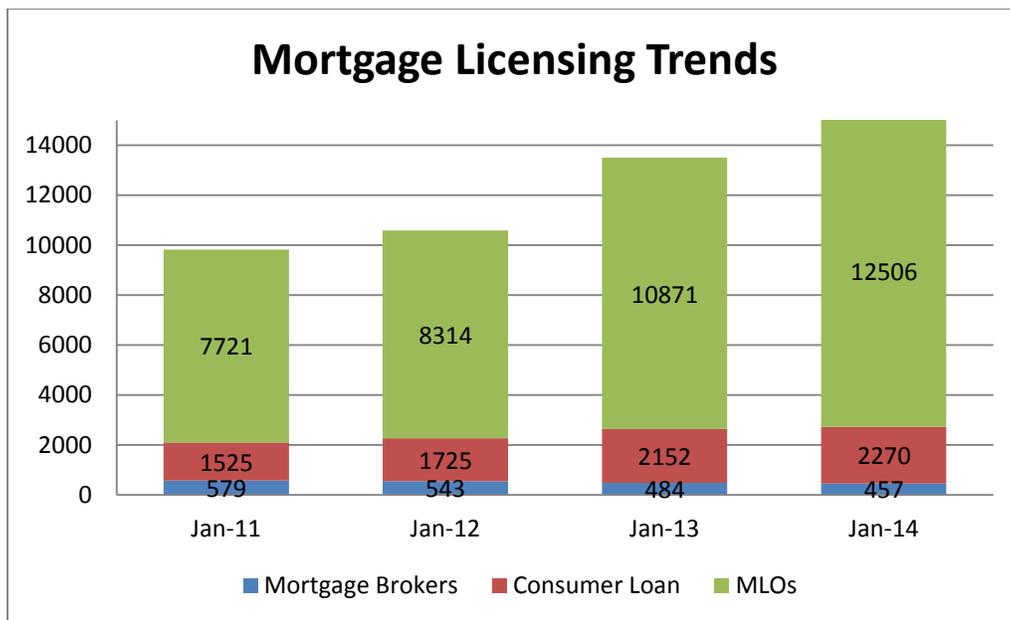


Licensing Unit Report - Mortgage Program

Mortgage Industry Webinar
October 30, 2014

License Types	October 2014	October 2013	October 2012	October 2011
Mortgage Broker Company	301	335	376	401
Mortgage Broker Branch	156	149	167	178
Consumer Loan Company	497	475	431	406
Consumer Loan Branch	1,773	1,677	1,294	1,119
MLOs (Active & Inactive)	12,506	10,871	8,314	7,721



Licensing Highlights

- Renewals
 - Renewal period opens Saturday, November 1
 - DFI's renewal deadline is Monday, December 15
- New Applications
 - MLO applications decreased in October, expected to pick up in November
 - Company applications steady, most under Consumer Loan Act
 - Common Pitfalls
 - MLOs
 - Criminal Background Check (CBC)
 - Incomplete or Duplicative Disclosures
 - Work Location (Registered Locations)
 - Branches
 - Mortgage Brokers – branch checklist & attachments
 - Consumer Loan – WAC 208-620-301 for branch managers
 - Companies
 - Updated Checklist
 - Surety Bond
 - Website Compliance
- Upcoming Items
 - November 14 - Q3 Mortgage Call Report Filing Deadline
 - December 15 – DFI's Renewal Deadline
 - December 31 – Non-Renewed Mortgage Broker and MLO licenses expire
 - February 14 – Q4 Mortgage Call Report Filing Deadline
 - February 28 – End of Reinstatement Period
 - March 1 – Consumer Loan Annual Assessment & Report Deadline