



Florida Office of Financial Regulation 2021 Renewal Checklist

Instructions

Renewal requests must be submitted through NMLS by the date specified by your state regulator(s). [Click here to review all renewal deadlines, requirements and fees.](#)

Review the Renewal Checklist to determine any documentation required by the state outside of NMLS. All requirements must be submitted to the agency within **five** business days of the electronic renewal submission.

License Types

- [Mortgage Loan Originator License](#)
- [Mortgage Broker License](#)
- [Mortgage Lender License](#)
- [Mortgage Lender Servicer License](#)

Agency Contact Information

Contact *Florida Office of Financial Regulation* licensing staff by phone at [\(850\) 410-9895](tel:8504109895) or send your questions via email to OFR.NMLS@lofr.com for additional assistance.

THE LICENSEE IS FULLY RESPONSIBLE FOR MEETING ALL OF THE REQUIREMENTS OF THE AGENCY FROM WHICH THE LICENSE FOR WHICH THEY ARE REQUESTING LICENSE RENEWAL. THE AGENCY-SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE RENEWAL THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.

Florida Mortgage Loan Originator License

Complete	Renewal Requirement Items	Submitted via...
<p>Mortgage Loan Originators (MLOs) must submit a renewal request through the Nationwide Mortgage Licensing System and Registry (NMLS) by December 31.</p> <p>License renewal requests filed after December 31 but before March 1 will be charged a nonrefundable reinstatement fee in addition to normal renewal fees. Continuing Education must be credited in the NMLS prior to submitting your renewal application. If the licensee fails to meet all renewal requirements and pay all required fees before March 1, the license will expire, and the person must apply for a new loan originator license. All filing requirements must be met before the Office will begin a review of a renewal.</p> <p>Total Florida MLO renewal cost:</p> <ul style="list-style-type: none"> • If filed by December 31 = \$207.25 • If filed after December and before March 1 = \$357.25 ○ \$150 Florida renewal fee - For Active Military Member/Veteran/Spouse Fee Waiver Request click here: https://www.flofr.com/sitePages/documents/OFR-MIL-001.pdf <ul style="list-style-type: none"> ○ \$36.25 Federal criminal background check* ○ \$30 NMLS processing fee* ○ \$15 Credit Report fee* ○ \$6 Florida Department of Law Enforcement retained fingerprint fee ○ \$150 Late Reinstatement fee (for renewals filed after December 31 and before March 1) <p style="text-align: center;">*NMLS fees based on NMLS fee schedules and are subject to change</p> <p style="text-align: center;">All fees collected through the NMLS ARE NON-REFUNDABLE</p>		
<input type="checkbox"/>	<p>Submit Renewal Request: Submit and pay for the renewal request through the NMLS by December 31 to renew timely.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Complete Continuing Education: Unless an MLO completed the Pre-Licensing education in 2019, the MLO must complete 8 hours of Continuing Education (CE) prior to submitting a renewal request through NMLS. CE must be completed through an approved NMLS provider, of which a minimum of 1 hour shall cover the provisions of Chapter 494, F.S., and Rule Chapter 69V-40, F.A.C.. Click here for additional information regarding courses.</p> <p>Note: The deadline to complete CE is December 31. However, MLO's are prohibited from submitting an application to renew their license if their NMLS record has not been credited completion of CE. Since it may take as long as seven (7) days for a course provider to report a course completion in the NMLS, MLO's are strongly encouraged to not wait until the last minute to try to complete CE. If you are unable to submit your renewal because CE has not been credited by December 31, you will not be able to timely renew your existing license and will not be authorized to conduct business.</p>	<p>NMLS</p>

Complete	Renewal Requirement Items	Submitted via...
Note	<p>Late CE: In the event an MLO had a requirement to complete CE and failed to do so, and as a condition for renewal or reinstatement, “Late CE” is required to be completed to satisfy CE for the last year in which the MLO was in a renewable status. “Late CE” courses are those courses which have been specifically approved and configured, so that upon completion, course credit will be retroactively applied to the appropriate previous year.</p>	N/A
<input type="checkbox"/>	<p>Authorize a FBI Criminal Background Check: At the time of renewal, the MLO must authorize the NMLS to submit to a FBI criminal background check (CBC) through the NMLS. You will need to request the FBI criminal background check at the same time you submit your renewal request.</p> <p>Note: If a CBC has been requested within 90 days prior to filing the renewal, a new CBC request will not be necessary.</p> <p>Note: NMLS requires reprinting if current prints on file with the NMLS are more than 3 years old.</p> <p>Note: The Office of Financial Regulation (Office) will review your credit report and CBC. The Office may request additional documentation from the MLO prior to making a decision on the renewal request.</p>	NMLS
<input type="checkbox"/>	<p>Authorize a Credit Report: At the time of renewal, the MLO must authorize the NMLS to obtain and make available to the Office of Financial Regulation an independent credit report on the licensee. The cost of the credit report shall be borne by the licensee.</p> <p>Note: The Office of Financial Regulation (Office) will review your credit report and CBC. The Office may request additional documentation from the MLO prior to making a decision on the renewal request.</p>	NMLS

Updated 9/5/2019

Florida Mortgage Broker License, Mortgage Lender License & Mortgage Lender Servicer License

Complete	Renewal Requirement Items	Submitted via...
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Licensees must submit their renewal request through the Nationwide Mortgage Licensing System and Registry (NMLS) by December 31. License renewal request filed after December 31 but before March 1 will be charged a nonrefundable reinstatement fee in addition to registry fees. If the licensee fails to meet all renewal requirements and pay all required fees before March 1, the license is expired, and the business must apply for a new license. All filing requirements must be met before the Office will begin a review of a renewal. Click [here](#) for additional information.

Renewal Fees	Mortgage Broker	Mortgage Lender	Mortgage Lender Servicer	Branches (All License Types)
State Renewal Fee	\$375	\$475	\$475	\$225
NMLS Processing*	\$100	\$100	\$100	\$20
Credit Report*	\$15 for each control person	\$15 for each control person	\$15 for each control person	N/A
Reinstatement Fee	\$250	\$475	\$475	\$225

***NMLS fees based on NMLS fee schedules and are subject to change**

All fees collected through the NMLS ARE NON-REFUNDABLE

<input type="checkbox"/>	<p>Submit Renewal Request: Submit and pay for the renewal request through the NMLS by December 31 License renewal requests filed after December 31 but before March 1 will be charged a nonrefundable reinstatement fee in addition to normal renewal fees.</p>	NMLS
<input type="checkbox"/>	<p>Authorize a Credit Report: At the time of renewal, each control person must authorize the NMLS to obtain an independent credit report and make it available to the Office of Financial Regulation. The cost of the credit report shall be borne by the applicant.</p> <p>Note: A control person that holds an active loan originator license in Florida and has submitted a license renewal request for Florida is exempt from the credit report requirement as part of the company renewal requirements.</p> <p>Note: The Office of Financial Regulation (Office) will review credit reports and may request additional documentation from the control person prior to making a decision on the renewal request.</p>	NMLS
<input type="checkbox"/>	<p>Qualifying Individual: The Company Form (MU1) must designate a Florida Qualifying Individual that is an actively licensed Florida loan originator.</p>	NMLS

Updated 7/23/2020