



# 2016 NMLS Mortgage Industry Report

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Conference of State Bank Supervisors  
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# 2016 NMLS Mortgage Industry Report

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This report compiles data concerning companies, branches, and mortgage loan originators (MLOs) who are licensed or registered in NMLS in order to conduct mortgage activities. This includes both state-licensed and federally registered companies and MLOs.<sup>1</sup>

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## 1. Report Summary

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- During 2016, the number of state-licensed mortgage companies grew 2.2 percent. The number of licensed mortgage loan originators grew by 7.6 percent and the number of licenses held by MLOs grew by 19.4 percent.
- Mortgage originations by state-licensed MLOs surpassed \$1 trillion, up 20 percent from 2015.
- Federally registered institutions have decreased by four percent and registered MLOs grew by four percent in 2016.

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<sup>1</sup> Unless otherwise noted, all figures cover activity from 2016, or statuses as of December 31, 2016.

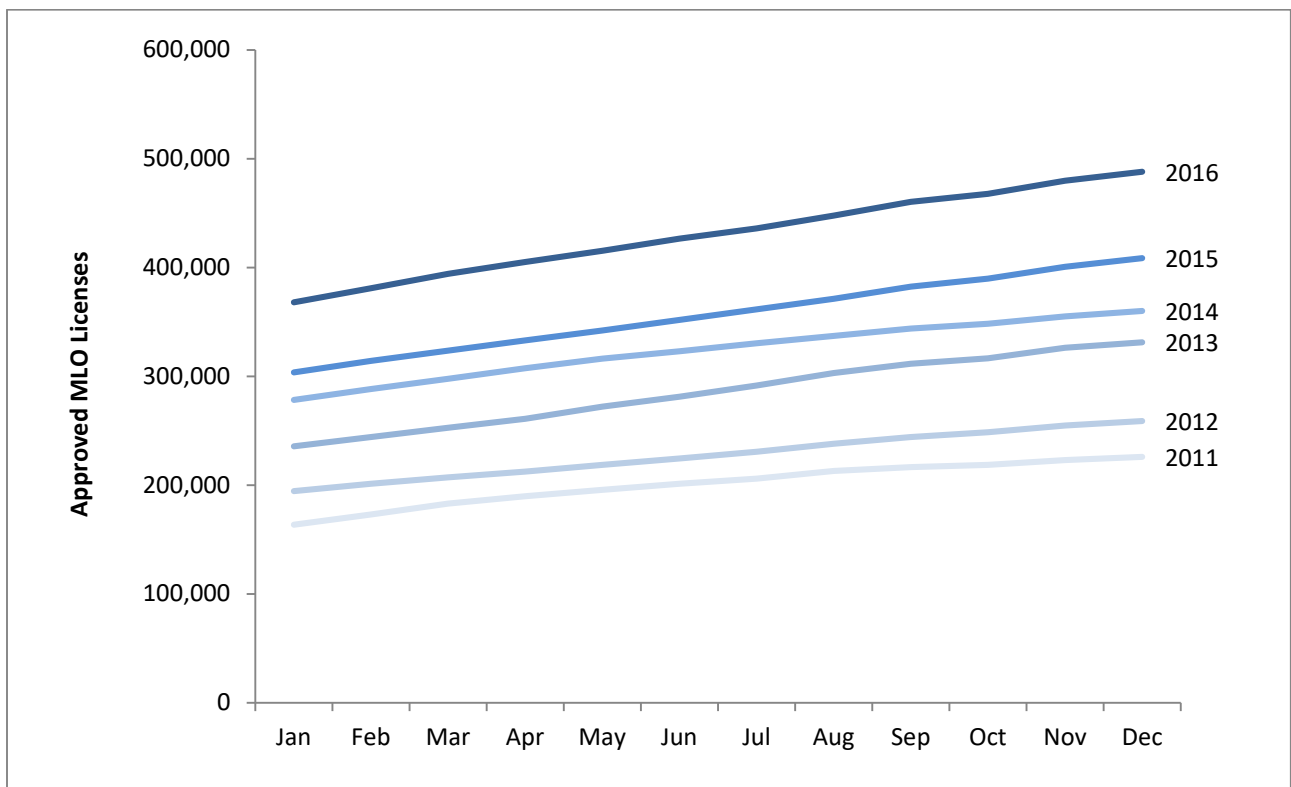
## 2. State-Licensed Companies and Individuals

In 2015, the number of state-licensed companies (entities) declined very slightly. In 2016, it grew by 2.2 percent.

Licensee Type	Entities	Annual Growth	Licenses	Annual Growth
Mortgage Companies	16,355	2.2%	40,158	6.2%
Mortgage Branches	22,937	8.3%	56,001	15.7%
MLOs	145,253	7.6%	487,973	19.4%

### *Change in Approved MLO Licenses*

As the graph below shows, MLO licenses continued to grow rapidly in 2016, up 19.4 percent from last year. However, it is the number of state-licensed individuals (as opposed to licenses) that grew significantly in 2016. Individual growth in 2016 was 7.6 percent, compared with 2.5 percent in 2015. The average number of state licenses held by an MLO is now 3.4 licenses per MLO, up from 3.0 licenses per MLO in 2015.



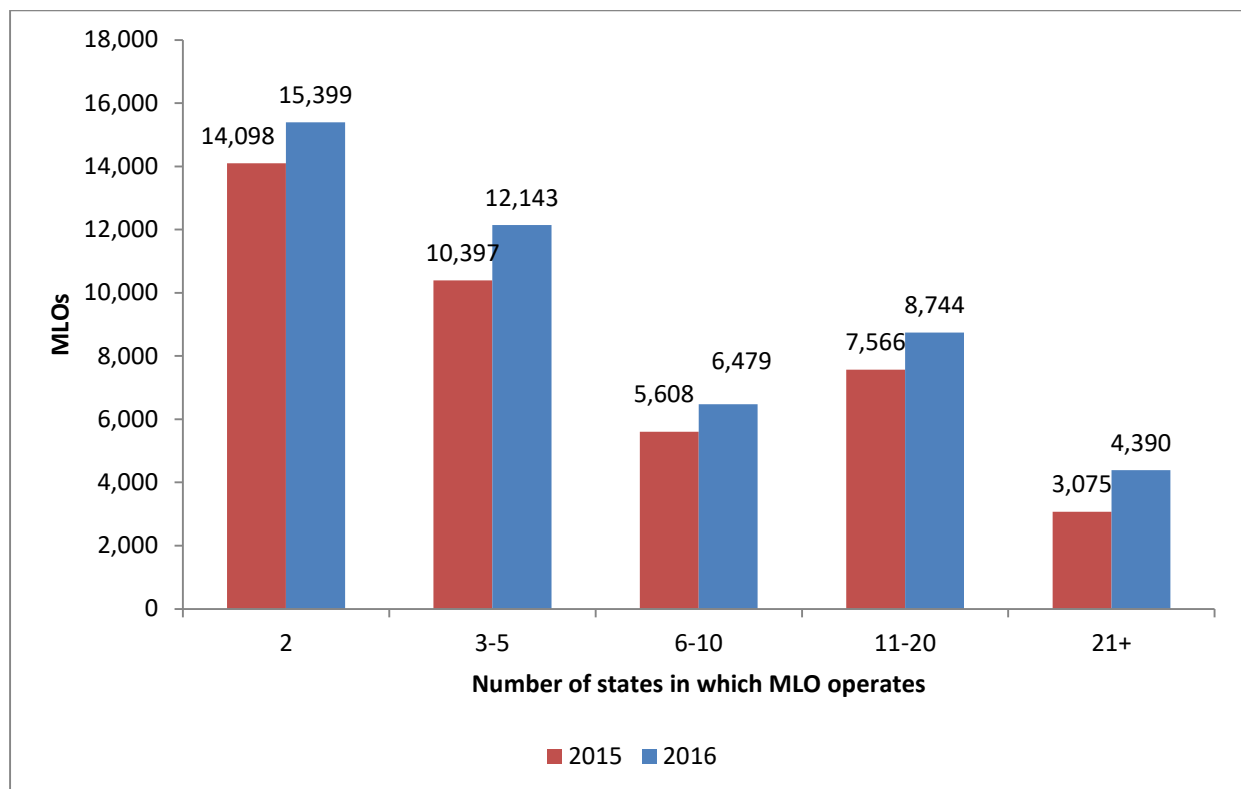
### MLO License Growth and Attrition by State

Agency	Licenses, 2015 year-end	Growth (applications submitted 2015)	% Growth	Attrition (withdrawn, expired 2015)	% Attrition	Licenses, 2016 year-end	% Net Growth
<b>National</b>	<b>408,542</b>	<b>158,188</b>	<b>39%</b>	<b>(78,757)</b>	<b>(19%)</b>	<b>487,973</b>	<b>19%</b>
AK	1,475	757	51%	(304)	(21%)	1,928	31%
AL	8,778	3,373	38%	(1,482)	(17%)	10,669	22%
AR	2,687	1,035	39%	(691)	(26%)	3,031	13%
AZ	9,880	5,384	54%	(1,401)	(14%)	13,863	40%
CA-DOC	27,401	10,956	40%	(4,819)	(18%)	33,538	22%
CA-DRE	18,704	2,097	11%	(1,827)	(10%)	18,974	1%
CO	9,902	5,642	57%	(2,225)	(22%)	13,319	35%
CT	7,300	2,661	36%	(1,386)	(19%)	8,575	17%
DC	4,153	1,557	37%	(569)	(14%)	5,141	24%
DE	3,488	1,657	48%	(882)	(25%)	4,263	22%
FL	22,041	4,948	22%	(2,704)	(12%)	24,285	10%
GA	10,606	5,783	55%	(3,385)	(32%)	13,004	23%
GU	1	3	300%	2	200%	6	500%
HI	1,773	964	54%	(360)	(20%)	2,377	34%
IA	4,085	2,254	55%	(713)	(17%)	5,626	38%
ID	3,174	1,851	58%	(1,078)	(34%)	3,947	24%
IL	10,609	5,091	48%	(2,075)	(20%)	13,625	28%
IN-DFI	9,002	3,359	37%	(1,481)	(16%)	10,880	21%
IN-SOS	540	129	24%	(116)	(21%)	553	2%
KS	4,570	2,349	51%	(804)	(18%)	6,115	34%
KY	6,861	3,233	47%	(2,246)	(33%)	7,848	14%
LA	7,601	3,112	41%	(1,289)	(17%)	9,424	24%
MA	8,133	2,432	30%	(1,840)	(23%)	8,725	7%
MD	10,566	4,350	41%	(2,016)	(19%)	12,900	22%
ME	3,329	1,931	58%	(529)	(16%)	4,731	42%
MI	9,901	3,848	39%	(2,400)	(24%)	11,349	15%
MN	4,971	1,311	26%	(692)	(14%)	5,590	12%
MO	5,042	4,000	79%	(1,598)	(32%)	7,444	48%
MS	3,257	1,739	53%	(1,230)	(38%)	3,766	16%
MT	2,188	1,132	52%	(454)	(21%)	2,866	31%
NC	11,747	4,602	39%	(2,407)	(20%)	13,942	19%
ND	2,295	1,100	48%	(625)	(27%)	2,770	21%
NE	2,503	1,245	50%	(627)	(25%)	3,121	25%
NH	3,333	1,535	46%	(991)	(30%)	3,877	16%
NJ	13,815	4,393	32%	(2,517)	(18%)	15,691	14%
NM	4,919	1,913	39%	(788)	(16%)	6,044	23%
NV	6,040	3,217	53%	(1,277)	(21%)	7,980	32%
NY	7,300	2,605	36%	(1,760)	(24%)	8,145	12%
OH	12,640	5,732	45%	(3,085)	(24%)	15,287	21%
OK	5,232	2,092	40%	(868)	(17%)	6,456	23%
OR	9,070	3,697	41%	(1,329)	(15%)	11,438	26%

PA	14,399	4,610	32%	(2,483)	(17%)	16,526	15%
PR	444	83	19%	(98)	(22%)	429	(3%)
RI	2,729	1,044	38%	(423)	(16%)	3,350	23%
SC	424	128	30%	(112)	(26%)	440	4%
SC-BFI	5,829	1,495	26%	(919)	(16%)	6,405	10%
SD	2,350	1,203	51%	(572)	(24%)	2,981	27%
TN	9,263	3,876	42%	(1,723)	(19%)	11,416	23%
TX-OCCC	404	149	37%	(158)	(39%)	395	(2%)
TX-SML	21,688	7,338	34%	(4,283)	(20%)	24,743	14%
UT-DFI	227	128	56%	(199)	(88%)	156	(31%)
UT-DRE	4,870	1,047	21%	(682)	(14%)	5,235	7%
VA	15,242	5,486	36%	(2,918)	(19%)	17,810	17%
VI	101	38	38%	(44)	(44%)	95	(6%)
VT	1,706	735	43%	(349)	(20%)	2,092	23%
WA	15,806	5,027	32%	(2,411)	(15%)	18,422	17%
WI	7,837	2,825	36%	(1,509)	(19%)	9,153	17%
WV	2,012	550	27%	(439)	(22%)	2,123	6%
WY	2,299	1,357	59%	(567)	(25%)	3,089	34%

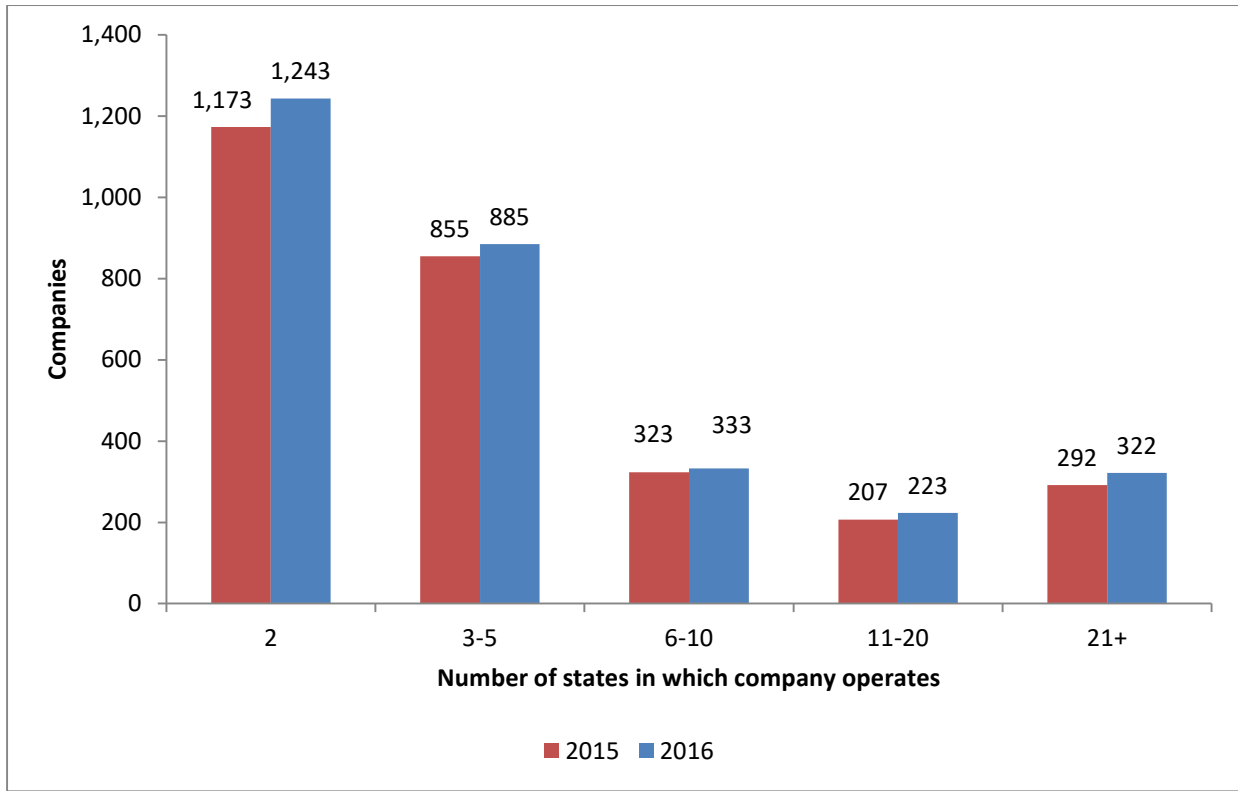
### ***MLOs Operating in More than One State***

The number of state-licensed MLOs operating in just one state increased by four percent in 2016, while the number operating in more than ten states increased by 23 percent.



### **Companies Operating in More than One State**

State-licensed companies operating in just one state increased by one percent, while companies operating in more than ten states increased by nine percent.



**2016 Mortgage Licensing Activities  
Company Licenses**

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	65	65	-	3	-	19	17
Alaska	56	42	-	9	-	4	4
Arizona	153	134	-	29	-	45	34
Arkansas	45	45	-	6	-	23	-
California BRE	786	581	-	24	-	7	483
California DBO	280	180	4	88	21	37	-
Colorado	216	211	-	3	-	13	45
Connecticut	82	60	1	16	-	33	25
Delaware	62	47	-	12	-	10	11
District of Columbia	60	55	-	3	-	15	18
Florida	394	355	6	34	1	88	116
Georgia	184	128	-	24	-	32	23
Guam	6	4	-	-	-	-	-
Hawaii	59	55	(2)	5	-	46	20
Idaho	65	20	-	35	-	10	15
Illinois	101	98	1	13	5	97	15
Indiana DFI	73	57	-	6	-	22	4
Indiana SOS	27	20	-	7	-	5	10
Iowa	95	87	-	9	-	25	16
Kansas	63	63	-	4	-	142	3
Kentucky	52	46	-	8	-	18	8
Louisiana	49	60	-	-	-	8	19
Maine	42	40	-	-	-	10	8
Maryland	167	135	-	21	-	103	24
Massachusetts	151	55	-	92	-	22	24
Michigan	142	122	2	18	1	34	39
Minnesota	110	96	-	13	-	16	14
Mississippi	54	46	-	7	-	15	5
Missouri	61	51	-	7	-	24	10
Montana	50	52	-	2	-	8	3
Nebraska	48	43	-	10	-	13	3
Nevada	230	156	-	53	2	19	6
New Hampshire	46	34	-	8	-	18	9
New Jersey	87	68	-	4	-	16	29
New Mexico	40	41	-	5	-	12	21
New York	54	28	1	21	-	43	53
North Carolina	103	66	-	38	-	27	29
North Dakota	56	53	-	2	-	31	8
Ohio	120	106	-	16	-	31	16
Oklahoma DCC	123	112	-	12	-	22	7
Oregon	112	100	-	6	-	22	14
Pennsylvania	121	107	-	14	-	29	24
Puerto Rico	11	12	-	-	-	2	12
Rhode Island	92	86	-	8	1	20	1
South Carolina BFI	73	64	-	8	-	23	3
South Carolina DCA	35	19	-	14	-	2	8
South Dakota	28	28	-	4	-	11	5
Tennessee	78	77	-	2	-	5	37

**2016 Mortgage Licensing Activities  
Company Licenses**

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Texas SML	285	239	-	34	-	48	103
Utah DFI	66	66	-	1	-	2	-
Utah DRE	86	72	-	-	-	12	33
Vermont	89	73	-	20	-	28	-
Virgin Islands	2	1	-	-	-	3	-
Virginia	136	75	-	39	1	49	-
Washington	140	110	-	17	1	38	15
West Virginia	57	48	-	11	-	11	19
Wisconsin	61	52	-	9	-	20	7
Wyoming	31	26	-	6	-	9	5
<b>National</b>	<b>6,160</b>	<b>4,972</b>	<b>15</b>	<b>860</b>	<b>33</b>	<b>1,497</b>	<b>1,480</b>

**Notes**

1. Texas OCCC did not manage mortgage company licensing through NMLS in 2016Q4.
2. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.

**Definitions**

**Approved**-Status assigned when regulator has reviewed the license/registration application and decided to issue a license to the applicant through NMLS.

**Denied**-Status assigned when a regulator has reviewed the license/registration application and determined that sufficient grounds exist to deny the request. This status may also be used by regulators who deny a renewal request for license.

**Withdrawn**- Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

**Revoked**-Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

**Surrendered**-Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.

**Terminated**-Status assigned when a regulator expires a license/registration.



**2016 Mortgage Licensing Activities  
Individual MLO Licenses**

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	3,373	3,367	-	80	-	239	1,440
Alaska	757	699	7	65	-	49	208
Arizona	5,384	5,016	1	621	-	203	941
Arkansas	1,035	1,149	-	49	-	1,047	54
California BRE	2,097	1,196	5	67	2	10	1,671
California DBO	10,956	10,087	5	423	-	321	4,029
Colorado	5,642	4,600	6	70	1	103	1,122
Connecticut	2,661	2,496	4	212	1	292	1,483
Delaware	1,657	1,566	-	49	-	428	507
District of Columbia	1,557	1,558	-	2	-	96	597
Florida	4,948	4,803	68	238	2	387	2,258
Georgia	5,783	4,398	42	835	11	782	1,440
Guam	3	5	-	3	-	-	-
Hawaii	964	827	(1)	59	-	43	186
Idaho	1,851	1,297	1	351	-	282	482
Illinois	5,091	4,608	1	302	5	215	1,712
Indiana DFI	3,359	3,276	-	73	-	217	1,269
Indiana SOS	129	105	-	29	3	34	140
Iowa	2,254	2,247	-	6	-	128	723
Kansas	2,349	2,252	24	51	1	119	682
Kentucky	3,233	3,098	3	160	-	1,817	602
Louisiana	3,112	3,163	-	42	-	200	1,327
Maine	1,931	1,891	-	4	-	86	411
Maryland	4,350	3,936	-	487	-	233	1,742
Massachusetts	2,432	2,071	-	329	-	212	1,572
Michigan	3,848	3,181	4	633	-	481	1,537
Minnesota	1,311	1,312	1	57	-	94	611
Mississippi	1,739	1,708	-	71	-	1,251	157
Missouri	4,000	3,177	1	191	-	129	747
Montana	1,132	1,061	-	27	1	71	358
Nebraska	1,245	1,044	2	130	-	82	379
Nevada	3,217	2,720	-	549	2	135	737
New Hampshire	1,535	1,384	-	136	1	804	285
New Jersey	4,393	4,025	1	343	-	276	1,976
New Mexico	1,913	1,905	1	70	-	114	703
New York	2,605	1,979	-	684	-	178	1,076
North Carolina	4,602	4,341	-	220	2	323	2,594
North Dakota	1,100	1,056	-	18	-	326	342
Ohio	5,732	5,008	5	161	1	364	2,220
Oklahoma DCC	2,092	2,048	-	8	-	134	821
Oregon	3,697	3,556	-	141	1	184	1,145
Pennsylvania	4,610	4,462	-	207	1	493	2,570
Puerto Rico	83	61	-	4	-	6	71
Rhode Island	1,044	1,052	1	17	2	171	539
South Carolina BFI	1,495	1,423	-	87	-	141	719
South Carolina DCA	128	73	-	50	-	8	96
South Dakota	1,203	1,100	-	21	-	87	421
Tennessee	3,876	3,669	48	20	-	273	1,691

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Individual MLO Licenses**

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Texas OCCC	149	104	3	49	-	49	116
Texas SML	7,338	5,957	8	522	-	413	3,398
Utah DFI	128	65	3	70	-	6	98
Utah DRE	1,047	973	1	11	3	63	1,334
Vermont	735	658	-	32	-	127	248
Virgin Islands	38	22	-	1	-	7	27
Virginia	5,486	4,936	-	643	-	349	2,176
Washington	5,027	4,997	2	111	6	341	2,874
West Virginia	550	483	-	31	-	62	362
Wisconsin	2,825	2,667	2	91	1	208	1,395
Wyoming	1,357	1,229	32	142	-	120	336
<b>National</b>	<b>158,188</b>	<b>143,147</b>	<b>282</b>	<b>10,155</b>	<b>47</b>	<b>15,413</b>	<b>60,757</b>

**Notes**

1. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.

**Definitions**

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**Terminated**-Status assigned when a regulator expires a license/registration.

**2016 Mortgage Call Report Data  
Loans by Purpose**

State	Home Purchase		Home Improvement		Refinancing	
	Loan Amt (\$)	Loan Cnt (#)	Loan Amt (\$)	Loan Cnt (#)	Loan Amt (\$)	Loan Cnt (#)
AK	\$1,337,147,467	4,940	\$14,988,031	78	\$957,415,919	3,928
AL	\$4,219,483,407	26,161	\$100,012,456	681	\$3,568,101,153	21,175
AR	\$1,183,852,376	8,540	\$20,892,961	152	\$1,075,918,559	7,400
AZ	\$20,676,688,795	96,817	\$589,650,648	2,874	\$16,097,199,016	75,894
CA	\$95,916,706,983	267,677	\$7,378,183,048	20,963	\$173,334,880,610	487,811
CO	\$21,310,660,982	74,547	\$922,641,251	3,555	\$23,437,874,657	89,930
CT	\$5,226,478,237	22,078	\$103,815,413	379	\$4,319,183,832	16,029
DC	\$2,307,013,916	4,856	\$44,935,193	105	\$2,229,105,473	5,461
DE	\$2,105,167,102	9,008	\$25,411,764	128	\$1,517,307,862	6,809
FL	\$40,307,110,419	192,744	\$683,612,037	3,344	\$21,603,055,243	106,575
GA	\$15,668,356,588	78,211	\$261,263,885	1,329	\$11,891,429,737	61,450
GU	\$260,000	2	\$642,040	10	\$2,040,500	21
HI	\$3,726,240,340	8,232	\$193,840,710	443	\$4,531,680,025	10,536
IA	\$1,311,856,468	8,516	\$24,235,437	282	\$1,162,953,599	7,703
ID	\$2,985,200,211	16,943	\$68,324,753	413	\$1,897,441,614	10,247
IL	\$16,686,633,576	75,402	\$565,624,742	2,272	\$17,174,103,713	70,773
IN	\$7,488,818,434	49,311	\$147,606,384	1,187	\$4,376,072,052	28,175
KS	\$1,658,829,366	9,861	\$67,332,196	369	\$1,645,204,634	9,865
KY	\$3,724,077,267	24,419	\$51,496,576	390	\$2,415,425,272	15,029
LA	\$4,168,371,341	23,752	\$173,423,904	1,038	\$2,988,076,617	17,039
MA	\$12,882,370,298	39,922	\$649,041,289	2,074	\$14,308,397,903	47,024
MD	\$15,003,265,094	50,602	\$365,710,513	1,386	\$15,549,003,653	53,474
ME	\$1,640,376,853	8,189	\$32,743,166	182	\$1,097,170,508	5,601
MI	\$10,375,826,274	65,287	\$328,297,943	2,220	\$10,076,249,474	59,014
MN	\$8,110,749,719	38,407	\$252,557,499	1,096	\$6,571,148,718	30,647
MO	\$5,833,121,531	35,074	\$204,942,169	1,224	\$5,642,536,924	31,934
MS	\$1,198,405,064	8,698	\$10,726,616	185	\$968,448,221	6,967
MT	\$678,420,775	3,262	\$11,368,066	47	\$827,880,480	4,092
NC	\$13,814,542,676	69,896	\$265,516,871	1,256	\$9,978,134,086	51,244
ND	\$349,825,627	1,774	\$3,916,188	32	\$383,401,321	1,991
NE	\$1,096,395,940	6,608	\$21,197,280	137	\$911,011,642	5,836
NH	\$2,766,668,830	12,100	\$64,002,518	272	\$2,183,300,852	9,557
NJ	\$17,357,941,214	61,626	\$458,630,539	1,710	\$16,202,491,320	56,147
NM	\$2,480,312,284	14,690	\$66,684,103	369	\$1,968,923,052	10,738
NV	\$9,285,159,492	39,784	\$273,270,002	1,546	\$6,533,561,787	30,245
NY	\$17,045,967,770	62,705	\$383,277,716	1,278	\$12,330,812,388	41,254
OH	\$9,024,763,907	58,295	\$205,136,666	1,440	\$5,710,354,632	36,323
OK	\$3,157,647,816	19,809	\$73,396,102	458	\$1,788,285,501	11,347
OR	\$10,412,824,682	39,704	\$857,531,730	3,562	\$8,664,300,650	35,576
PA	\$14,277,667,220	72,870	\$319,612,262	1,809	\$9,949,993,793	50,519
PR	\$553,707,785	4,646	\$7,016,075	64	\$171,446,303	1,344
RI	\$1,533,915,412	7,319	\$49,536,182	229	\$1,155,708,758	5,243
SC	\$7,420,512,952	40,327	\$121,624,120	578	\$4,235,817,985	22,512
SD	\$428,445,234	2,338	\$15,079,340	87	\$347,634,118	2,024
TN	\$8,142,677,733	45,619	\$213,064,664	1,283	\$5,637,441,134	31,886
TX	\$47,301,871,685	222,728	\$1,043,854,661	8,604	\$25,503,965,519	127,951
UT	\$10,408,691,627	47,177	\$364,599,429	1,575	\$8,058,257,385	34,078
VA	\$17,627,947,924	61,315	\$364,095,257	1,252	\$18,662,267,402	65,114
VI	\$78,783,527	230	-	-	\$26,928,159	70
VT	\$549,992,296	2,620	\$12,403,281	149	\$458,317,405	2,245
WA	\$20,415,622,141	72,188	\$843,426,628	3,149	\$20,766,603,580	73,745
WI	\$4,454,088,870	25,920	\$111,526,599	543	\$4,188,204,364	22,394
WV	\$1,002,308,262	6,888	\$9,099,723	95	\$694,859,877	4,439
WY	\$551,140,531	2,949	\$6,234,642	40	\$639,286,359	3,094

*Does not include Reverse loans.*

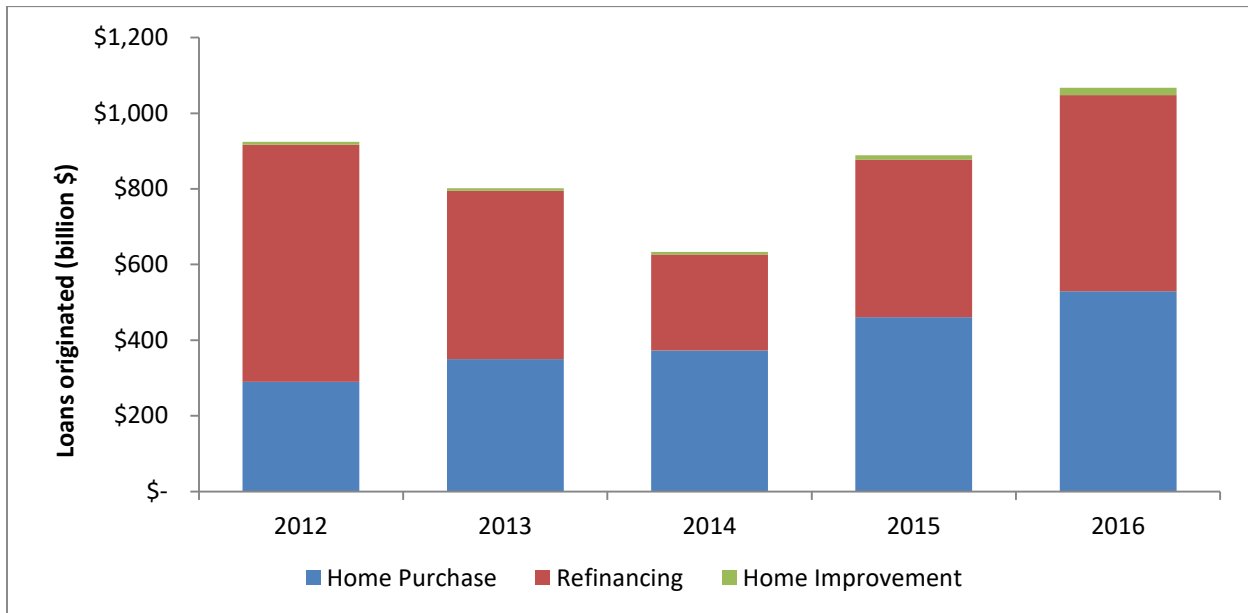
**2016 Mortgage Call Report Data**  
**Loan Averages**

State	Total Amount (\$)	Total Count (#)	Average Loan Amount (\$)	MLOs with 1 or more loans	Average Loans Per MLO (#)	Median Loans Per MLO (#)
AK	\$2,315,165,000	8,971	\$258,072	771	12	3
AL	\$7,941,981,128	48,468	\$163,860	5,856	8	3
AR	\$2,315,363,397	16,370	\$141,439	1,826	9	4
AZ	\$37,676,112,056	177,106	\$212,732	9,286	19	8
CA	\$279,704,776,076	785,764	\$355,965	33,708	23	11
CO	\$46,097,312,249	169,814	\$271,458	8,388	20	8
CT	\$9,740,264,967	38,826	\$250,870	4,334	9	3
DC	\$4,647,951,959	10,613	\$437,949	2,079	5	2
DE	\$3,668,488,401	16,058	\$228,452	1,922	8	3
FL	\$63,303,291,370	306,413	\$206,595	15,095	20	10
GA	\$27,959,505,415	141,880	\$197,064	9,024	16	7
GU	\$2,942,540	33	\$89,168	5	7	7
HI	\$8,498,177,270	19,337	\$439,478	1,223	16	6
IA	\$2,523,980,957	16,698	\$151,155	2,277	7	3
ID	\$4,991,370,985	27,864	\$179,133	2,026	14	4
IL	\$34,541,737,468	149,203	\$231,508	8,216	18	6
IN	\$12,065,144,281	79,112	\$152,507	6,707	12	4
KS	\$3,395,423,941	20,298	\$167,279	2,770	7	3
KY	\$6,224,770,936	40,103	\$155,220	4,288	9	3
LA	\$7,399,926,378	42,328	\$174,823	4,613	9	3
MA	\$27,988,926,588	89,585	\$312,429	5,518	16	5
MD	\$31,035,552,750	106,009	\$292,763	8,630	12	5
ME	\$2,806,751,206	14,153	\$198,315	1,822	8	2
MI	\$20,873,276,336	127,169	\$164,138	7,965	16	7
MN	\$14,998,833,083	70,507	\$212,728	3,755	19	8
MO	\$11,732,620,715	68,606	\$171,014	4,407	16	5
MS	\$2,207,932,206	16,111	\$137,045	2,233	7	3
MT	\$1,551,813,359	7,582	\$204,671	1,056	7	3
NC	\$24,199,474,113	123,317	\$196,238	8,443	15	6
ND	\$742,651,059	3,839	\$193,449	832	5	2
NE	\$2,040,153,070	12,683	\$160,857	1,340	9	3
NH	\$5,035,870,621	22,054	\$228,343	2,251	10	3
NJ	\$34,233,496,780	120,386	\$284,364	9,790	12	5
NM	\$4,570,739,993	26,090	\$175,191	3,064	9	3
NV	\$16,210,139,046	72,144	\$224,691	4,840	15	6
NY	\$30,261,535,896	106,924	\$283,019	5,300	20	10
OH	\$15,035,272,418	96,775	\$155,363	6,662	15	6
OK	\$5,066,593,575	32,007	\$158,296	3,058	10	4
OR	\$20,122,098,662	79,654	\$252,619	6,702	12	4
PA	\$24,707,059,414	126,230	\$195,730	10,344	12	5
PR	\$755,085,375	6,364	\$118,649	265	24	17
RI	\$2,753,987,655	12,857	\$214,201	1,441	9	3
SC	\$11,888,706,894	64,068	\$185,564	4,012	16	7
SD	\$796,647,136	4,492	\$177,348	778	6	2
TN	\$14,098,803,235	79,556	\$177,219	6,895	12	4
TX	\$74,408,810,647	362,720	\$205,141	16,217	22	10
UT	\$18,995,210,238	83,502	\$227,482	3,268	26	10
VA	\$36,805,170,674	128,497	\$286,428	10,758	12	4
VI	\$105,861,686	301	\$351,700	15	20	8
VT	\$1,029,703,524	5,071	\$203,057	714	7	2
WA	\$42,326,958,169	150,250	\$281,710	10,729	14	5
WI	\$8,789,911,965	49,154	\$178,824	4,675	11	3
WV	\$1,723,123,688	11,557	\$149,098	1,203	10	4
WY	\$1,208,726,959	6,143	\$196,765	1,085	6	2

## 5. Mortgage Call Report

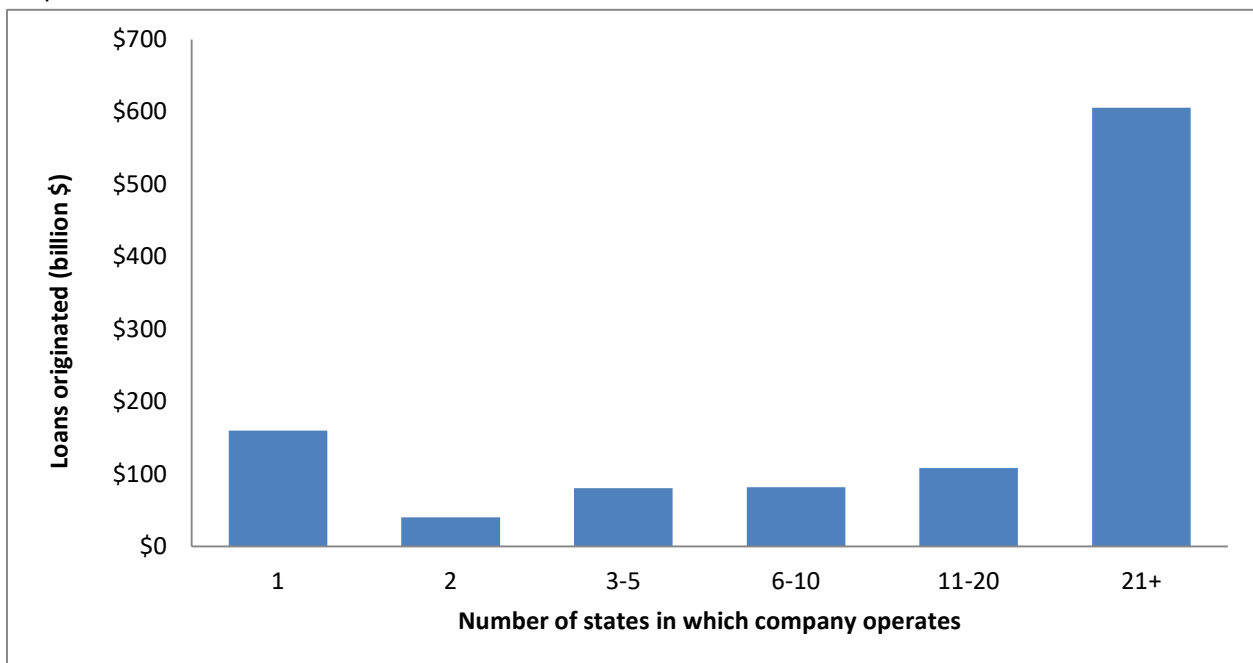
### *Loan Origination by Purpose*

Forward loan originations reported by state-licensed companies have increased by 20 percent over the year. The volume of home purchase loans grew 14.8 percent over the year.



### *Loan Origination by Number of States in which the Company Operates*

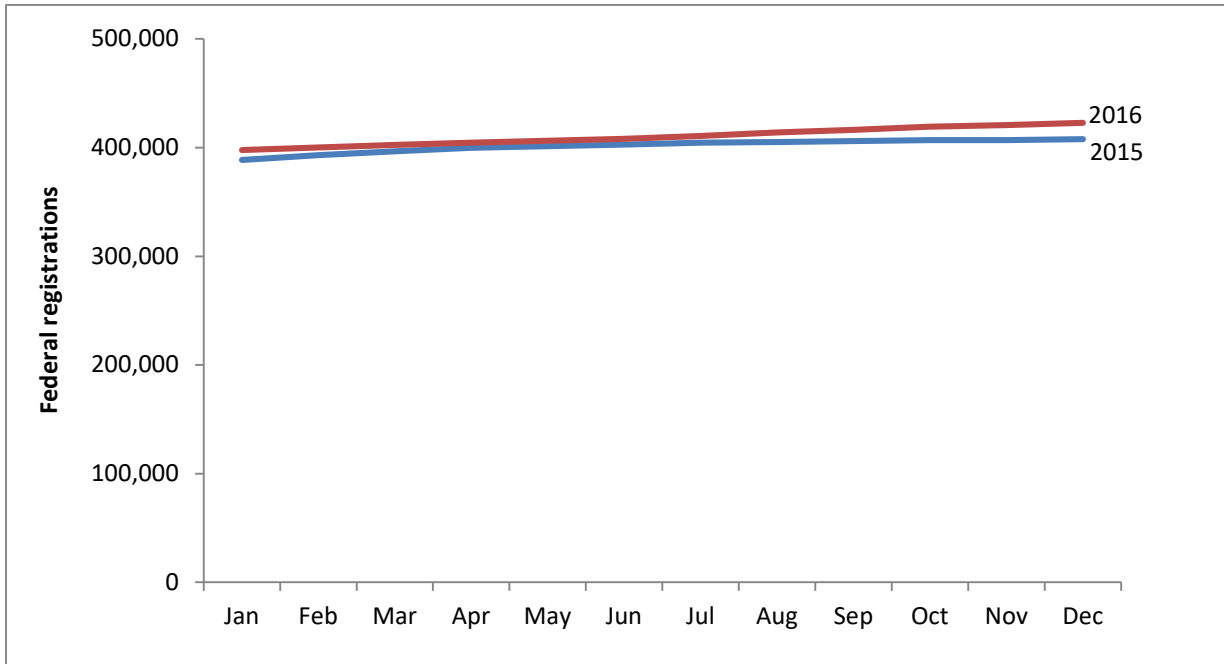
Companies operating in one state originated 15 percent of loans reported in NMLS Mortgage Call Reports for 2016. Companies who operate in over 20 states originated 56 percent of the total, up from 51 percent in 2015.



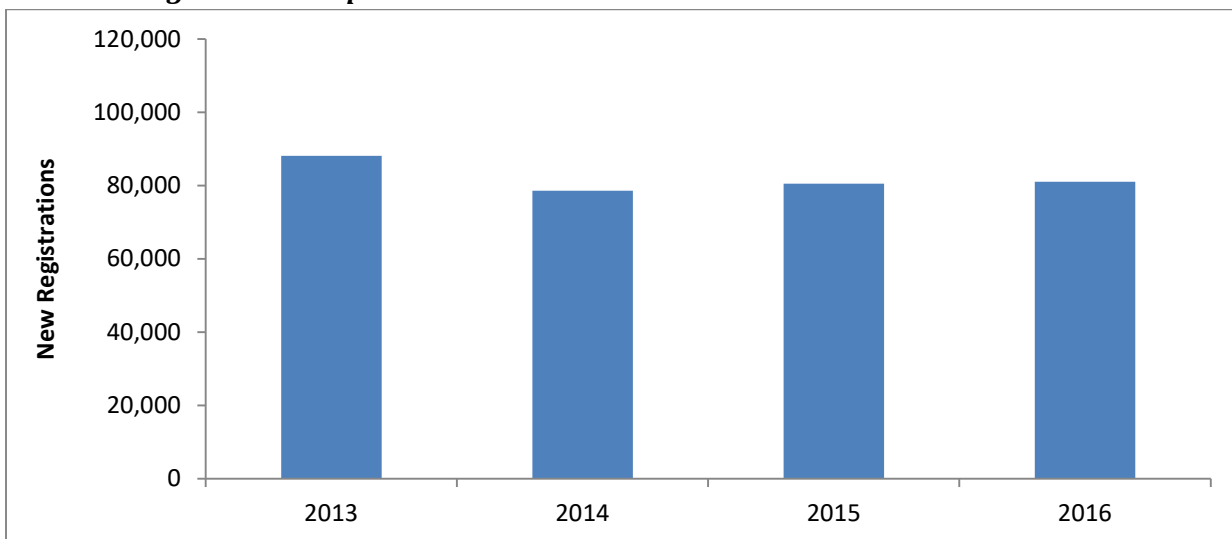
## 4. Federally Registered Mortgage Loan Originators

Registrant Type	Entities	Annual Growth
Institutions	9,831	-4%
MLOs	422,579	4%

### Active MLO Registrations



### New MLO Registration Requests



**Federally Registered Mortgage Loan Originators  
As of December 31, 2016**

State	Total	Annual growth
Alabama	6,721	0.7%
Alaska	737	4.2%
Arizona	10,720	4.4%
Arkansas	4,288	3.2%
California	43,396	3.7%
Colorado	8,556	3.3%
Connecticut	6,044	4.2%
Delaware	1,524	4.7%
District of Columbia	1,121	1.7%
Florida	26,235	4.2%
Georgia	9,766	2.8%
Guam	127	8.5%
Hawaii	2,041	4.6%
Idaho	2,710	3.3%
Illinois	18,591	2.6%
Indiana	8,718	3.5%
Iowa	6,339	13.0%
Kansas	4,369	0.7%
Kentucky	6,258	1.6%
Louisiana	6,247	1.2%
Maine	1,889	6.1%
Maryland	7,106	3.9%
Massachusetts	10,236	7.8%
Michigan	13,485	4.1%
Minnesota	9,184	18.9%
Mississippi	3,681	2.1%
Missouri	9,105	-1.5%

State	Total	Annual growth
Montana	1,527	2.1%
Nebraska	3,633	5.3%
Nevada	2,850	3.4%
New Hampshire	1,788	3.1%
New Jersey	12,773	5.5%
New Mexico	1,802	1.9%
New York	25,795	0.9%
North Carolina	13,101	8.9%
North Dakota	1,217	4.0%
Ohio	17,611	3.3%
Oklahoma	4,903	3.9%
Oregon	6,269	3.7%
Pennsylvania	19,059	4.1%
Puerto Rico	789	-4.1%
Rhode Island	1,840	3.5%
South Carolina	5,089	5.3%
South Dakota	1,394	1.1%
Tennessee	8,432	3.0%
Texas	25,505	0.4%
Utah	4,309	2.2%
Vermont	801	0.0%
Virgin Islands	81	2.5%
Virginia	11,530	3.1%
Washington	9,728	3.3%
West Virginia	1,856	3.7%
Wisconsin	9,109	3.4%
Wyoming	976	0.6%

NOTE: The number of MLOs in each state is determined by the work address provided in each MLO's record.