



CA-DRE Real Estate Broker License MLO Endorsement (Individual) New Application Checklist

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GENERAL INFORMATION

Who Is Required To Have This License?

This license endorsement is required for a real estate broker who acts as a sole proprietor that, for compensation or gain, or in the expectation of compensation or gain, directly or indirectly accepts or offers to accept an application for a mortgage loan, solicits or offers to solicit a mortgage loan on behalf of a borrower, or negotiates or offers to negotiate the terms and conditions of a mortgage loan on behalf of a lender for residential property containing one to four units in California. This license endorsement is also required for real estate brokers who conduct mortgage loan activities employed by a broker under a broker-salesperson agreement.

An individual who desires to conduct residential mortgage loan originator (MLO) activities must first obtain a California real estate broker license through CA-DRE. A MLO license endorsement must be obtained by completing the license endorsement requirements and filing an Individual Form (MU4) through NMLS.

Important CBC Information: Before initiating any part of the testing or application process, you are strongly advised to review the criminal background denial criteria for a MLO license endorsement. [Click here](#) to review the Criminal Background Check denial criteria. ***If you do not meet the stated criteria, authorization to be issued a MLO license endorsement will not be granted.***

Underlying Real Estate License

Unlike the underlying real estate license, an individual license endorsement which is issued prior to October 31st, of each year will be valid through December 31st, and will need to be renewed annually thereafter, if desired.

CA-DRE does not issue paper licenses for this license type. The MLO license endorsement certificate can be printed on the [CA-DRE website](#).

Helpful Resources

- [Individual Form \(MU4\) Filing Quick Guide](#)
- [License Status Definitions Quick Guide](#)
- [Disclosure Explanations - Document Upload Quick Guide](#)
- [State-Specific Education Chart](#)
- [Individual Test Enrollment Quick Guide](#)
- [Course Enrollment Quick Guide](#)

Agency Contact Information

Contact Department of Real Estate licensing staff by phone at (877) 373-4542 for additional assistance.

For U.S. Postal Service:

Department of Real Estate
Licensing Section-NMLS Unit
P.O. Box 137008
Sacramento, CA 95813-7008

For Overnight Delivery:

Department of Real Estate
Licensing Section-NMLS Unit
1651 Exposition Blvd.
Sacramento, CA 95815

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE APPLYING. THE AGENCY SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.

PREREQUISITES - These items must be completed prior to the submission of your Individual Form (MU4).

Complete	CA-DRE Real Estate Broker License MLO License Endorsement	Submitted via...
<input type="checkbox"/>	<p>Pre-licensure Education: Prior to submission of the application, complete at least 20 hours of NMLS-approved pre-licensure education (PE) courses.</p> <p>Follow the instructions in the Course Completion Records Quick Guide to confirm that PE has been posted to your record and the PE Total indicates "Compliant."</p>	NMLS
<input type="checkbox"/>	<p>Testing: Must satisfy one of the following three conditions:</p> <ol style="list-style-type: none"> 1. Passing results on both the National and California State components of the SAFE Test, or 2. Passing results on both the National and Stand-alone UST components of the SAFE Test, or 3. Passing results on the National Test Component with Uniform State Content <p>Follow the instructions in the View Testing Information Quick Guide to confirm test results have been posted to your record and indicate "Pass."</p>	NMLS

LICENSE FEES - Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.

Complete	CA-DRE Real Estate Broker License MLO License Endorsement	Submitted via...
<input type="checkbox"/>	<p>NMLS Initial Processing Fee: \$30</p> <p>CA-DRE License/Registration Fee: \$300</p> <p>Credit Report: \$15</p> <p>FBI Criminal Background Check: \$36.25</p>	<p>NMLS (Filing submission)</p>

REQUIREMENTS COMPLETED IN NMLS- These items must be completed during or after the submission of your Individual Form (MU4).

Complete	CA-DRE Real Estate Broker License MLO License Endorsement	Submitted via...
<input type="checkbox"/>	<p>Submission of Individual Form (MU4): Complete and submit the Individual Form (MU4) in NMLS. This form serves as the application for the license through NMLS.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Criminal Background Check: Authorization for an FBI criminal history background check to be completed in NMLS.</p> <p>After you authorize the FBI criminal history background check through the Individual Form (MU4), you must schedule an appointment to be fingerprinted.</p> <p>See the Completing the Criminal Background Check Process Quick Guide for information.</p> <p>Note: If you are able to 'Use Existing Prints' to process the FBI criminal history background check, you DO NOT have to schedule an appointment. NMLS will submit the fingerprints already on file and the background check will begin to process automatically.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Credit Report: Authorization for a credit report must be completed. Upon initial authorization, you are required to complete an Identity Verification Process (IDV) within the Individual Form (MU4). See the Individual (MU4) Credit Report Quick Guide for instructions on completing the IDV.</p> <p>Note: The same credit report can be used for any existing or additional licenses for up to 30 days.</p>	<p>NMLS</p>

Complete	CA-DRE Real Estate Broker License MLO License Endorsement	Submitted via...
<input type="checkbox"/>	<p>Disclosure Questions: Provide an explanation and, if applicable, a supporting document for each “Yes” response. See the Individual Disclosure Explanations Quick Guide and the Disclosure Explanations - Document Upload Quick Guide for instructions.</p> <p>Note: Regarding any criminal violation, include court of conviction, arresting agency, date of conviction, name of code violated, and code section(s) violated, disposition, and court case number. If you are unable to provide this information, provide all the requested information you can obtain, with an explanation for the missing information and an explanation of the circumstances surrounding the arrest or conviction. If the conviction status has been subsequently changed or reduced, indicate that fact and provide the date of the change.</p> <p>See the Requirements Submitted Outside of NMLS section of the checklist for additional information.</p>	<p>Upload in NMLS in the <i>Disclosure Explanations</i> section of the Individual Form (MU4).</p> <p>See the Previously Filed Disclosure Questions item below.</p>
<input type="checkbox"/>	<p>Company Sponsorship: A sponsorship request must be submitted by your employer. CA-DRE will review and accept or reject the sponsorship request.</p> <p>CA-DRE offers an “Approved-Inactive” license status. If you are not currently employed by a mortgage company (or your employer has not yet requested sponsorship on your behalf) and you have completed all requirements for this license, the license may be issued as “Approved-Inactive” until sponsorship by a mortgage company is acquired. While in an “Approved-Inactive” status, you are NOT authorized to conduct business under the authority of the CA-DRE Real Estate Broker License Endorsement.</p>	<p>NMLS</p>

NMLS ID Number	
Applicant Legal Name	
CA-DRE License Number	

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS- *These items must be completed outside of NMLS and submitted directly to the regulator.*

Complete	CA-DRE Real Estate Broker License MLO License Endorsement	Submitted via...
<input type="checkbox"/>	<p>Disclosure Questions:</p> <p><input type="checkbox"/> I have previously filed acceptable information to the Department of Real Estate in response to these questions, and NO NEW DISCLOSURE IS BEING MADE. I understand that CA-DRE will review the responses on NMLS and compare these responses with existing CA-DRE records.</p> <p>_____</p> <p>Printed Name</p> <p>_____</p> <p>Signature</p>	<p>Mail to CA-DRE</p>
	<p>_____</p> <p>Date</p>	