



ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

Thomas L. Wood
Acting Superintendent of Financial Institutions

Janice K. Brewer
Governor

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To: Mortgage Brokers, Mortgage Bankers, Loan Originator applicants and their Sponsors

RE: Federal Criminal Background Checks through NMLS for Mortgage Loan Originators

The purpose of this letter is to inform you that all mortgage loan originators applying for a loan originator license in Arizona must request a federal criminal background check and provide fingerprints to the Nationwide Mortgage Licensing System and Registry (NMLS) effective immediately.

The federal *Secure and Fair Enforcement for Mortgage Licensing Act of 2008* ("SAFE Act") requires all individuals acting as mortgage loan originators to submit fingerprints to NMLS for a federal criminal history background check with the Federal Bureau of Investigation and to meet certain minimum criminal history standards.

What you need to know:

Starting January 25, 2010, when applying for a mortgage loan originator license in the state of Arizona, you must have fingerprints on file with NMLS and request a federal criminal background check to be processed by NMLS. The Arizona Department of Financial Institutions will not grant a license until results from the federal criminal background check have been received and reviewed against state criminal standards. If you have already submitted a loan originator license application to this Department, then you will need to log into NMLS and complete the Federal Criminal Background Check.

What you need to do:

NMLS has added functionality to the MU4 filing process that allows mortgage loan originators and sponsoring companies to authorize, request, and pay for a federal criminal background check within the system. You can access this functionality by logging into your account on NMLS.

After submitting a filing with a federal criminal background check request, mortgage loan originators can schedule an appointment to have their fingerprints electronically captured at one of over 700 sites nationwide. Mortgage loan originators not located within a reasonable commuting distance of an NMLS approved capture site will be afforded an opportunity to submit paper fingerprint cards through the NMLS approved vendor. You no longer need to notify AZDFI that you have completed this process through NMLS.

The cost of the federal criminal history background check collected through NMLS is \$39.00. This fee includes electronic print capture at an NMLS approved site and is regardless of the number of states in which a mortgage loan originator is applying for licensure at one time. Additional fees apply if a mortgage loan originator chooses to submit a paper fingerprint card.

Where you can find out more information:

Full information concerning federal criminal background check processing can be found in NMLS and at the [NMLS Resource Center](#) under “Professional Requirements.”

Should you have any questions, please contact Chris Dunshee at cdunshee@azdfi.gov.