

# Frequently Asked Questions

## Renewing an MLO License Endorsement

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### What should I review before submitting a renewal request for my MLO license endorsement?

- Review your Department of Real Estate (DRE) real estate license information to make sure that the underlying DRE license is in a “Licensed” or “Licensed NBA” status. If a real estate license is in an expired, revoked, suspended, or surrendered status, the MLO renewal request will not be approved.
  - Log into your NMLS record(s) to ensure you know your User Name(s) and Password(s) and that your license endorsement is in a renewable status (Approved, Approved-Inactive, or Approved-Conditional). Check for any license items on the MLO record(s). Any unresolved license items will delay and may prevent the approval of your renewal request. Review the information on the MLO record and amend the filing if updates are necessary.
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### What are the renewal fees for my MLO license endorsement?

License Type	DRE Fee	NMLS Fee	Total Fees
<b>MU1 Company Broker (Sole Prop)</b>	none	\$100.00	\$100.00
<b>MU1 Company Corporation</b>	\$300.00	\$100.00	\$400.00
<b>MU3 Branch</b>	none	\$20.00	\$20.00
<b>MU4 Individual Broker</b>	\$300.00	\$30.00	\$330.00
<b>MU4 Individual Salesperson</b>	\$300.00	\$30.00	\$330.00

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### My MLO license endorsement was originally issued this year. Am I required to renew?

- If your MLO license endorsement was originally issued *prior* to November 1<sup>st</sup>, you will be required to renew it as the license endorsement expires December 31<sup>st</sup> of that same year.
  - If your MLO license endorsement was originally issued *on or after* November 1<sup>st</sup>, you are *not* required to renew it as the license endorsement expires December 31<sup>st</sup> of the following year.
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### In addition to the renewal fees, what other requirements are needed to renew my MLO license endorsement?

Review the following requirements for your specific MLO license type.

- **Individual (MU4) MLO license endorsement – Broker and Salesperson**  
Complete 8 hours of NMLS approved continuing education (CE). You may submit a renewal request and renewal fee electronically through NMLS when the CE is viewable on your NMLS record. Since it may take as long as seven (7) days for a CE course provider to report a course completion to NMLS, MLOs are strongly encouraged not to wait until the final days of the renewal period to try to complete CE or they may be prevented from submitting an on-time renewal in NMLS.

- **Company (MU1) MLO license endorsement – Corporation**  
Submit a company renewal request and appropriate fee electronically through NMLS. The corporation’s designated broker/officer, as licensed in DRE records, must request and attest to the renewal. In addition, the corporation’s designated broker/officer is required to submit a renewal request and appropriate fee electronically through NMLS for his/her Individual (MU4) license endorsement. The Individual MLO renewal request should be submitted prior to the filing of the Company renewal request.
- **Company (MU1) MLO license endorsement – Sole Proprietor Broker**  
Submit a company renewal request and appropriate fee electronically through NMLS. In addition, you are required to submit a renewal request and appropriate fee for your Individual (MU4) license endorsement. The Individual MLO renewal request should be submitted prior to the filing of the Company renewal request
- **Branch (MU3) MLO license endorsement – Corporation or Sole Proprietor Broker**  
Submit a branch renewal request and appropriate fee electronically through NMLS. In addition, the Company (MU1) renewal request must be submitted prior to submitting the Branch (MU3) renewal request.

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**I need help navigating in the NMLS. Whom can I call for help?**

For assistance, please contact the NMLS Call Center at: 1-855-665-7123.

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**Do I have to authorize a new Credit Report or a new Background Check when requesting renewal for my Individual (MU4) MLO license endorsement?**

No. DRE does not require a new credit report or background check when submitting a renewal request for an Individual (MU4) MLO license endorsement.

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**I have a Company (MU1) MLO license endorsement. I failed to submit one or more Mortgage Call Reports. Am I still able to renew my Company (MU1) MLO license endorsement?**

No. The submission of Mortgage Call Reports (MCRs) is a SAFE Act requirement and is also required pursuant to California Business & Professions Code section 10166.08. NMLS will not prevent a renewal request from being submitted; however, failure to submit the required MCRs electronically through NMLS will delay and may prevent the approval of the renewal request. It may subsequently result in the denial of the renewal of your company MLO license endorsement. MLO renewal fees will not be refunded if a MLO renewal filing is denied for failure to submit one or more MCRs.

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**What is the deadline to submit a MLO renewal request?**

Renewal requests can be submitted electronically through NMLS on or before 11:59 pm December 31<sup>st</sup> (Eastern Standard Time). DRE reviews the renewal requests in date received order; therefore, it is strongly recommended that you submit your renewal request on or before December 15<sup>th</sup> if you wish to have your request reviewed by DRE before December 31<sup>st</sup>.

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**I submitted my renewal request prior to December 31<sup>st</sup>, but it was not approved by December 31<sup>st</sup>. Can I continue to conduct MLO activities, and what can I do to assist DRE with the review of my renewal request?**

You cannot conduct activities that require a MLO license endorsement until the renewal request is approved by DRE.

There are some common reasons why a renewal request has not yet been approved:

- DRE has not yet reviewed your renewal request. DRE reviews renewal requests in date received order.
- There are outstanding license items (requirements and/or deficiencies) on your NMLS record. All license items must be corrected before the renewal request can be processed.

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**How will I be notified when my renewal request has been processed, and when will I receive my new MLO license endorsement certificate?**

Within 15 days of submitting the renewal request, if there are no deficiencies on your NMLS record, you should receive an email from NMLS confirming that DRE has approved your renewal. The MLO license endorsement certificate will be available for printing the next business day after you receive an email notification from NMLS stating the license endorsement has been renewed. You may print your MLO license endorsement certificate on DRE's Web site at:

<https://secure.dre.ca.gov/licensing/nmls.asp>

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**I did not renew my MLO license endorsement by December 31<sup>st</sup>. Am I eligible to renew my license endorsement at a later date?**

NMLS allows a MLO to submit a renewal request during a "Reinstatement Period", which begins on January 1<sup>st</sup> and continues through the last day in February. DRE does not assess additional late fees for any renewal requests submitted during the reinstatement period.

If a renewal is not requested by the last day in February, the status of the MLO license endorsement is changed to "Terminated-Expired" and is no longer eligible to renew. To obtain a MLO license endorsement, a new application and appropriate fees must be filed again. An applicant for an Individual MLO license endorsement must also authorize a new credit report, submit new fingerprints for a criminal background check, and complete the appropriate NMLS continuing Education.

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**My sponsorship(s) were removed from my MLO record effective January 1<sup>st</sup>. I did not submit my renewal request by December 31<sup>st</sup>. Will my sponsorship(s) be added back if I submit my renewal request during the reinstatement period?**

No. Sponsorships are automatically removed by the NMLS on January 1<sup>st</sup> when a MLO does not submit a renewal request by December 31<sup>st</sup>.

Sponsorships do not automatically reappear when you submit a renewal request.

If you wish to conduct MLO activities, then a new sponsorship request(s) must be submitted and approved by DRE.

**I hold an Individual (MU4) MLO license endorsement. I did not complete the required NMLS continuing education and was not able to renew by December 31<sup>st</sup>. Am I eligible to renew my license endorsement at a later date?**

NMLS allows a MLO to submit a renewal request during a “Reinstatement Period”, which begins on January 1<sup>st</sup> and continues through the last day in February. You will be required to complete Late Continuing Education (CE) through a NMLS approved provider. The CE that you complete must be for the last year in which you were approved as a MLO.

If you fail to submit your renewal request by the end of February, your MLO license endorsement status will be changed to “Terminated-Expired” and you will no longer be eligible to renew. . To obtain a MLO license endorsement, a new application and appropriate fees must be filed again. An applicant for an Individual MLO license endorsement must also authorize a new credit report, submit new fingerprints for a criminal background check, and complete the appropriate NMLS continuing Education.

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**I was granted an exemption from the continuing education (CE) requirements for my DRE real estate license, based on my age and having been licensed in good standing for 30 years. Will this exemption apply to the NMLS CE requirement for my MLO renewal?**

No. Currently, there are no provisions in the SAFE Act or the Real Estate Law which provide for an exemption from the MLO license endorsement annual CE requirement.

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**I completed 45 hours of continuing education (CE) to renew my DRE real estate license. Can any part of those 45 hours of CE be applied to the MLO license endorsement CE requirement?**

CE required to renew a MLO license endorsement must be completed through a NMLS approved sponsor. A list of NMLS approved course providers is posted on the [Education Page](#) in NMLS.

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**I completed NMLS continuing education (CE) courses and renewed my MLO license with another regulator through NMLS. Can I use the same CE courses when submitting a renewal request for my MLO license endorsement with DRE?**

Yes. DRE only requires you to complete 8 hours of mandatory NMLS CE. DRE does not require any additional California state specific CE.

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**I did not renew my MLO license endorsement during the NMLS “Reinstatement Period”. Can I still request renewal?**

No. If a renewal was not requested by the end of February, the status of the MLO license endorsement is changed to “Terminated-Expired” and the MLO license endorsement cannot be renewed. To again obtain a MLO license endorsement, you will be required to submit a new MLO license endorsement filing. Please refer to the following requirements for your specific MLO license endorsement type.

- **Individual (MU4) license endorsement – Broker and Salesperson**  
Submit a new Individual (MU4) form and applicable fees, authorize a new credit report, authorize and submit new fingerprints for a criminal background check, and submit appropriate NMLS (late) continuing education electronically through NMLS. If you wish to be approved

to conduct MLO activities, then a new sponsorship request must be submitted after you file a new Individual (MU4) form.

- **Company (MU1) license endorsement – Sole Proprietor Broker**  
Submit a new Company (MU1) form and the applicable fees electronically through NMLS. If a renewal request for the broker’s Individual (MU4) license endorsement was not filed by the end of February, then you must first submit a new Individual (MU4) form and comply with new filing requirements. Refer to the “Individual (MU4) license endorsement – Broker and Salesperson” requirements listed above. A new sponsorship request must also be submitted after submitting the Company (MU1) form.
- **Company (MU1) license endorsement – Corporation**  
Submit a new Company (MU1) form and the applicable fees electronically through NMLS. If a renewal request for the designated broker/officer’s Individual (MU4) license endorsement was not filed by the end of February, then the designated broker/officer must first submit a new Individual (MU4) form and comply with new filing requirements. Refer to the “Individual (MU4) license endorsement – Broker and Salesperson” requirements listed above. A new sponsorship request must also be submitted for the designated broker/officer after submitting the Company (MU1) form.
- **Branch (MU3) MLO license endorsement – Corporation and Sole Proprietor Broker**  
Submit a new Branch (MU3) form and the applicable fees electronically through NMLS.

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### Where can I access more information regarding the NMLS renewal process?

The following is a list of resources to assist with the NMLS online renewal process:

- [NMLS Annual Renewal Page](#)
- [Renewals Handbook for Companies](#)
- [Renewals Handbook for Individuals](#)
- [Renewals Quick Guide for Companies](#)
- [Renewals Quick Guide for Individuals](#)

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Revised 8/7/18