

Department of Real Estate
SAFE ACT - Frequently Asked Questions

What can you tell me about the Fingerprint/Background Requirement?

Q. I previously submitted fingerprints prior to obtaining my DRE license. Do I have to get fingerprinted again?

A. Yes. All MLO License Endorsement applicants must submit fingerprints directly to NMLS using the NMLS authorized fingerprint vendor. DRE is not allowed to utilize the fingerprints you submitted to obtain your real estate license for this purpose.

Q. I have a felony conviction that was more than 7 years ago. Will I qualify for a Mortgage Loan Originator License Endorsement?

A. The SAFE Act prohibits issuance of a MLO License Endorsement if you ever have been convicted of a felony involving an act of fraud, dishonesty, breach of trust, or money laundering. Also, the SAFE Act prohibits issuance of a MLO License Endorsement if you have been convicted of any felony (including those that *do not* involve fraud, dishonesty, breach of trust, or money laundering) within the last seven years.

Q. What do I have to do to get fingerprinted through NMLS and/or where do I get started?

A. The fingerprint requirement must be completed through a NMLS vendor and the process is initiated when you file the Form MU4 applications in the NMLS system. For further details see the [Criminal Background Check Page](#).
