

BROKER IN A BOX™

BECOME A MORTGAGE LOAN OFFICER IN WHOLESALE LENDING

With our team of professionals here to guide you, becoming a mortgage loan officer with an independent mortgage brokerage is a lot easier than you might think.

FOLLOW THESE BROKER IN A BOX™ STEPS TO GET STARTED:

❑ STEP 1: START THE LICENSING PROCESS

To start your career as a mortgage loan officer, you'll need to complete at least 20 hours of NMLS-approved pre-license education (Nationwide Mortgage Licensing System). Approved training administrators can help you fulfill this requirement online, no matter which state you plan to work in.

During this course, you will be prompted to create your NMLS account. Once you have your NMLS license number, see step 5, and we'll help you with next steps.

❑ STEP 2: TAKE THE TEST

Mortgage loan officers are required by The Secure and Fair Enforcement (SAFE) for Mortgage Licensing Act of 2008, to pass the national SAFE MLO Test, which includes both federal and state specific content to satisfy testing requirements for each state. Once you've registered and paid for your test enrollment with the NMLS, schedule your test with [Prometric](#). Exam results are typically available on the NMLS database after 72 hours.

❑ STEP 3: SUBMIT YOUR LICENSE APPLICATION

After completing your pre-licensure education and passing your SAFE MLO Test, you'll need to submit your application (Form MU4) and processing fees to the NMLS. You'll also need to clear a credit check and a criminal background check to qualify. If you're already working with one — they may assist you with completing your MU4 form. If you're looking for an employer and have passed your SAFE MLO Test, see step 5 for help locating a mortgage brokerage hiring in your area.

❑ STEP 4: SET YOUR STATUS

The last step to complete your licensing is to log into your NMLS account and request "Approved-Inactive" status for licensing. This status shows that you're not currently employed as a mortgage loan originator and meet all the other requirements. Once you're hired, your company will submit a sponsorship request with the NMLS and this "Inactive" status will be removed.

❑ STEP 5: CONNECT WITH A BROKERAGE

After you have completed the previous four steps, [contact us](#) and we'll work with you to introduce you to an established mortgage brokerages in your area that are hiring.

❑ STEP 6: CONNECT WITH PARTNERS

As an independent mortgage professional, you have access to a multitude of resources exclusive to the wholesale mortgage industry. Your brokerage works with designated wholesale lenders, so be sure to connect with them to hit the ground running with the cutting-edge tools, technology and training they offer to ensure your success. And join industry trade organizations like [AIME \(Association of Independent Mortgage Experts\)](#) to connect with the community of mortgage professionals across the country.

**CONGRATULATIONS!
YOU'RE READY TO BEGIN
YOUR REWARDING NEW
CAREER!**

For more information, contact us at (800) 229-6342 or email info@beamortgagebroker.com

**BEAMORTGAGE
BROKER.COM**

*By clicking the link above, you are being directed to a third-party website. Additional terms may apply. United Wholesale Mortgage (NMLS #3038) does not endorse or make any representations regarding the services provided by third parties.