



DEPARTMENT OF
INSURANCE AND FINANCIAL INSTITUTIONS

NMLS STREAMLINED RENEWAL PROCESS
Loan Originator Licensees

MLO applications approved prior to November 1, are subject to all renewal requirements and fees. New MLO applications processed after October 31 will be invoiced for the prorated license fee of \$37.50 and the renewal fee of \$150 prior to approval.

Loan Originators licensed in Arizona are required to participate in the Streamlined Renewal Process through the Nationwide Multi-State Licensing System & Registry (NMLS) in order to renew applicable licenses between November 1 through December 31.

Licenses and registrations in any status other than an "Approved" equivalent status are not eligible for Streamlined Renewal. Any outstanding deficient license items will prevent Streamlined Renewal until the deficient license items have been addressed and cleared. Licensees should check the status of their license for any deficient license items and address these prior to submitting their renewal request.

The steps listed on the following page must be completed on or before December 31 in order to avoid suspension of your license and late fee penalties.

If all renewal steps have not been completed on or before January 31, your license will expire. Since renewing your license on time is a statutory requirement, no exceptions will be given. If your license expires, you will have to apply for a new Arizona license(s) in order to transact business in Arizona.

The AZDIFI recommends that all licensees review the detailed instructions found on the [NMLS Resource Center](#) carefully. **RENEWALS MAY BE PREVENTED OR REJECTED IF OUTSTANDING LICENSE ITEMS ARE NOT ADDRESSED. Failure to pay any outstanding fees, including licensing fees, examination fees, or late fees, may result in non-renewal of licenses.**

The [NMLS Resource Center](#) has valuable tools to assist in the NMLS Streamlined Renewal Process, including a [Company Renewal Quick Guide](#), [Training Workshops](#), [State Licensing Information](#), as well as the [State Renewal Checklists](#).

For questions regarding Arizona Renewal Requirements, contact the AZDIFI Licensing Section at (602) 771-2800 option 1, or by email at felicensing@difi.az.gov. *For technical assistance with requesting renewal, paying fees, or uploading documents, please call the NMLS Call Center at (855) 665-7123.*

LOAN ORIGINATOR LICENSE

1. COMPLETE CONTINUING EDUCATION (CE) HOURS

Loan Originators must complete 8 hours of NMLS approved Continuing Education (CE) courses that include 1 hour of Arizona real estate and mortgage lending law, unless they have taken their 20 hour Pre-Licensing Education (PE) during the calendar year. You must register with an NMLS approved course provider for a NMLS approved course. State-specific education requirements may be found [here](#).

You will be unable to apply for renewal until CE is complete and posted to the NMLS Education Record by the course provider. Individuals are strongly encouraged to complete CE well before the renewal deadline.

2. ATTEST TO INFORMATION IN YOUR NMLS RECORDS

As part of the Streamlined Renewal Process, all Licensees and Registrants must log into the NMLS and attest that their records are accurate and current. **Licensees should review their MU4 or MU2 filing.** *For technical assistance with this requirement, please call the NMLS Call Center at (855) 665-7123.*

- All contact information should be current, including phone extensions and email addresses.
- Employment records should be up-to-date and include all current and past employer NMLS ID numbers.
- Disclosure responses, uploads, and explanations must be accurate and up-to-date. The most current legal and regulatory documents must be uploaded to indicate the ongoing or resolved status of each disclosure.

3. SUBMIT RENEWAL REQUEST(S) AND FEES THROUGH THE NMLS

Renewal requests must be submitted through the NMLS between November 1 and December 31. During this time, renewal fees must be paid. If you do not wish to renew your license, choose the "Do Not Renew" option. *For technical assistance with this requirement, please call the NMLS Call Center at (855) 665-7123.*

AZ Loan Originator License Annual Renewal Fee: \$150

NMLS Individual Annual Renewal Processing Fee: \$30

Late Penalty Fee (for licenses renewed between 1/1 and 1/31) - \$25 per calendar day