

Steps to getting your Utah Mortgage Loan Originator License

Step 1 - Education

License candidates will need to complete 60 hour of pre-licensing education. The 60 hours of education consist of two courses which need to be completed. The courses are:

- 20 hour NMLS-approved course
- 40 hours of Utah-approved pre-licensing

The SAFE education and Utah law education can be completed through different schools. Education providers will report the 20 hour NMLS course to NMLS. License candidates will need to inform the Division of Real Estate that they have completed the Utah portion as instructed on the NMLS.

Step 2 - Testing

After completing the pre-licensing education, license candidates will need to pass two exams, the NMLS national exam and Utah state exam. For our courses, the NMLS national exam coordinates with the 20 hours of NMLS education and the Utah state exam coordinates with the Utah-approved pre-licensing education. These exams can be scheduled through NMLS.

Step 3 - Submitting Application

License candidates will need to complete the licensing process through NMLS. This includes sponsorship, employment history, background check, fees due, etc. For information on how to complete this information, visit NMLS at mortgage.nationwidelicencingsystem.org.