



# **2013 NMLS Mortgage Industry Report**

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Conference of State Bank Supervisors  
1129 20<sup>th</sup> Street, NW, 9<sup>th</sup> Floor  
Washington, D.C. 20036-4307

# 2013 NMLS Mortgage Industry Report

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This report compiles data concerning companies, branches, and mortgage loan originators (MLOs) who are licensed or registered through NMLS in order to conduct mortgage activities. This includes both state-licensed and federally registered companies and Mortgage Loan Originators.<sup>1</sup>

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## 1. Report Summary

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- During 2013, the number of state-licensed mortgage companies remained essentially flat, but the number of mortgage loan originators grew by 8% and the number of licenses held by MLO's grew by 28%
- Every state saw net growth in the number of MLOs operating in their state
- Mortgage originations by state-licensed MLOs declined significantly during the 2nd and 3rd quarter of 2013 due largely to a decline in refinance transactions
- Federally registered institutions and mortgage loan originators remained flat in 2013

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<sup>1</sup> Unless otherwise noted, all figures cover activity from 2013, or statuses as of December 31, 2013.

## 2. State-Licensed Companies and Individuals

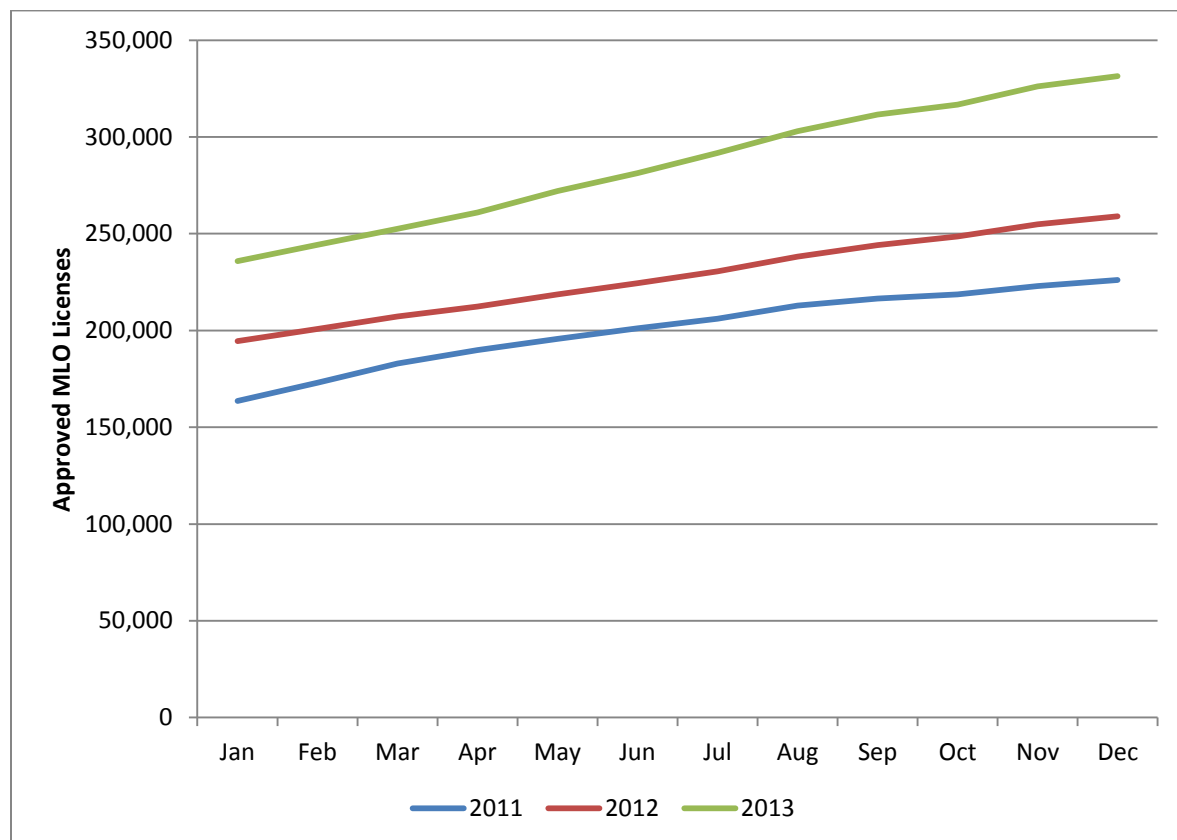
While most state-licensed companies and individuals work in just one state, the number of entities working in multiple states is growing at a faster rate. The total number of state-licensed MLOs grew 8% over the past year, while the total number of MLO licenses grew 28%. The average number of state licenses held by an MLO in 2013 was 2.54 licenses per MLO, up from 1.8 licenses per MLO in 2011.

The total number of state-licensed companies declined, but the number of company licenses held grew over the past year.

Licensee Type	Entities	Annual Growth	Licenses	Annual Growth
<b>Mortgage Companies</b>	16,178	-2%	34,998	4%
<b>Mortgage Branches</b>	19,976	6%	38,595	17%
<b>MLOs</b>	130,311	8%	331,351	28%

### *Change in Approved MLO Licenses*

State licenses managed on NMLS are approved for a calendar year and on December 31, a significant number of MLO licenses are not submitted for renewal and become expired. This graph shows the monthly number of approved MLO licenses over the past three years. Total MLO licenses have grown both year over year and throughout the year from 2011 to 2013.



### ***MLO License Growth and Attrition by State***

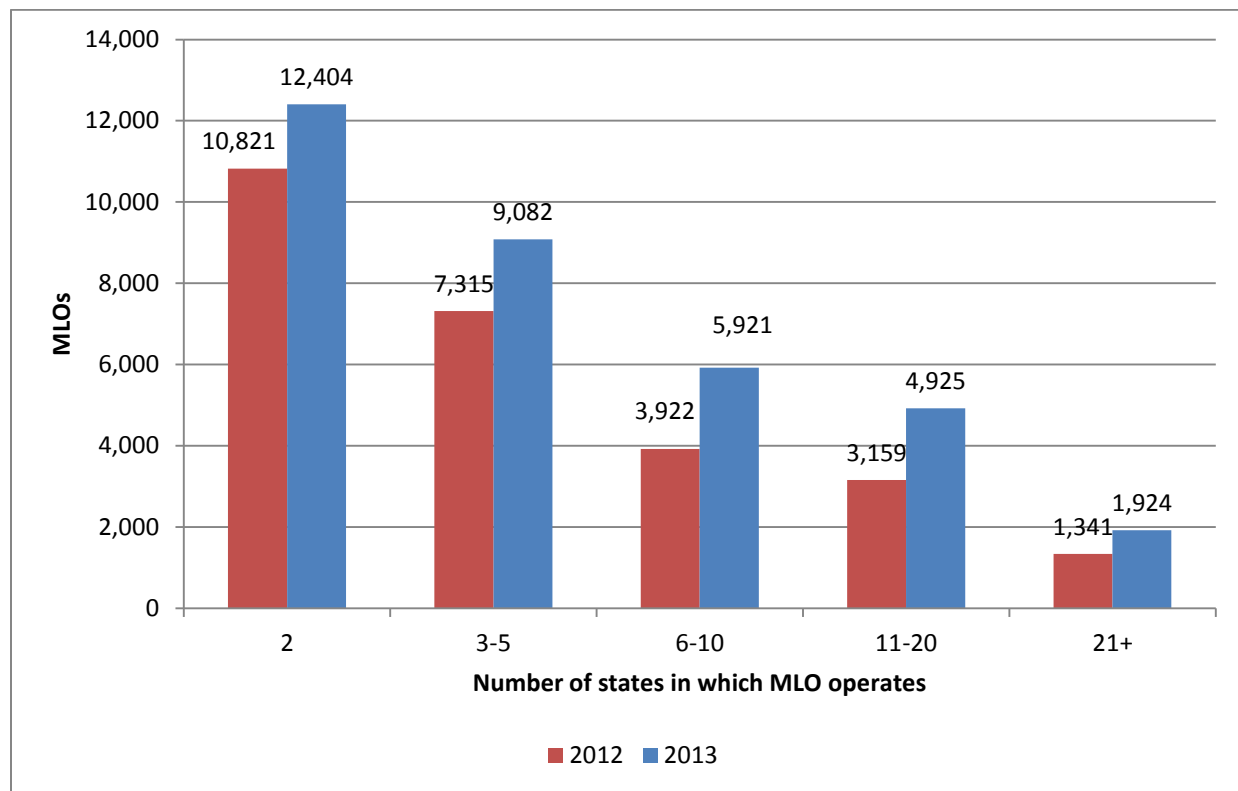
Over the past year, MLO populations grew in every state. Many of the states that saw the largest growth were the same states who adopted the Uniform State Test, which streamlined the addition of new licenses for MLOs who work in multiple states.

Agency	Licenses, 2012 year-end	Growth (applications submitted 2013)	% Growth	Attrition (withdrawn, expired 2013)	% Attrition	Licenses, 2013 year-end	% Net Growth
<b>National</b>	<b>259,005</b>	<b>121,213</b>	<b>47%</b>	<b>(48,867)</b>	<b>(19%)</b>	<b>331,351</b>	<b>28%</b>
AL	4,021	2,726	68%	(730)	(18%)	6,017	50%
AK	720	645	90%	(139)	(19%)	1,226	70%
AZ	6,263	2,639	42%	(976)	(16%)	7,926	27%
AR	1,833	1,104	60%	(725)	(40%)	2,212	21%
CA-DBO	18,550	7,761	42%	(3,119)	(17%)	23,192	25%
CA-BRE	19,296	658	3%	(353)	(2%)	19,601	2%
CO	6,341	2,770	44%	(639)	(10%)	8,472	34%
CT	5,126	1,727	34%	(793)	(15%)	6,060	18%
DE	1,631	1,608	99%	(410)	(25%)	2,829	73%
DC	2,070	940	45%	(253)	(12%)	2,757	33%
FL	15,297	5,501	36%	(2,532)	(17%)	18,266	19%
GA	6,804	4,377	64%	(2,679)	(39%)	8,502	25%
HI	1,314	588	45%	(213)	(16%)	1,689	29%
ID	1,854	1,411	76%	(524)	(28%)	2,741	48%
IL	8,554	2,567	30%	(1,145)	(13%)	9,976	17%
IN-DFI	4,244	3,503	83%	(805)	(19%)	6,942	64%
IN-SOS	625	150	24%	(171)	(27%)	604	(3%)
IA	1,730	1,860	108%	(299)	(17%)	3,291	90%
KS	2,384	1,617	68%	(496)	(21%)	3,505	47%
KY	3,520	3,347	95%	(1,629)	(46%)	5,238	49%
LA	3,527	2,707	77%	(777)	(22%)	5,457	55%
ME	1,833	661	36%	(211)	(12%)	2,283	25%
MD	6,711	3,435	51%	(1,685)	(25%)	8,461	26%
MA	5,324	2,957	56%	(961)	(18%)	7,320	37%
MI	5,754	3,948	69%	(1,336)	(23%)	8,366	45%
MN	3,917	1,510	39%	(666)	(17%)	4,761	22%
MS	1,915	1,182	62%	(843)	(44%)	2,254	18%
MO	3,756	1,498	40%	(687)	(18%)	4,567	22%
MT	989	860	87%	(324)	(33%)	1,525	54%
NE	1,315	966	73%	(307)	(23%)	1,974	50%
NV	3,056	1,330	44%	(380)	(12%)	4,006	31%
NH	2,270	1,657	73%	(1,009)	(44%)	2,918	29%
NJ	9,552	3,499	37%	(1,694)	(18%)	11,357	19%
NM	2,514	1,061	42%	(363)	(14%)	3,212	28%
NY	6,399	1,666	26%	(1,203)	(19%)	6,862	7%
NC	7,312	3,598	49%	(1,542)	(21%)	9,368	28%
ND	853	1,054	124%	(147)	(17%)	1,760	106%
OH	6,431	3,669	57%	(1,278)	(20%)	8,822	37%
OK-DCC	2,835	1,151	41%	(527)	(19%)	3,459	22%
OR	5,530	2,086	38%	(763)	(14%)	6,853	24%
PA	8,792	4,514	51%	(1,504)	(17%)	11,802	34%
PR	293	96	33%	(20)	(7%)	369	26%
RI	1,552	1,147	74%	(176)	(11%)	2,523	63%
SC-BFI	3,818	1,727	45%	(626)	(16%)	4,919	29%

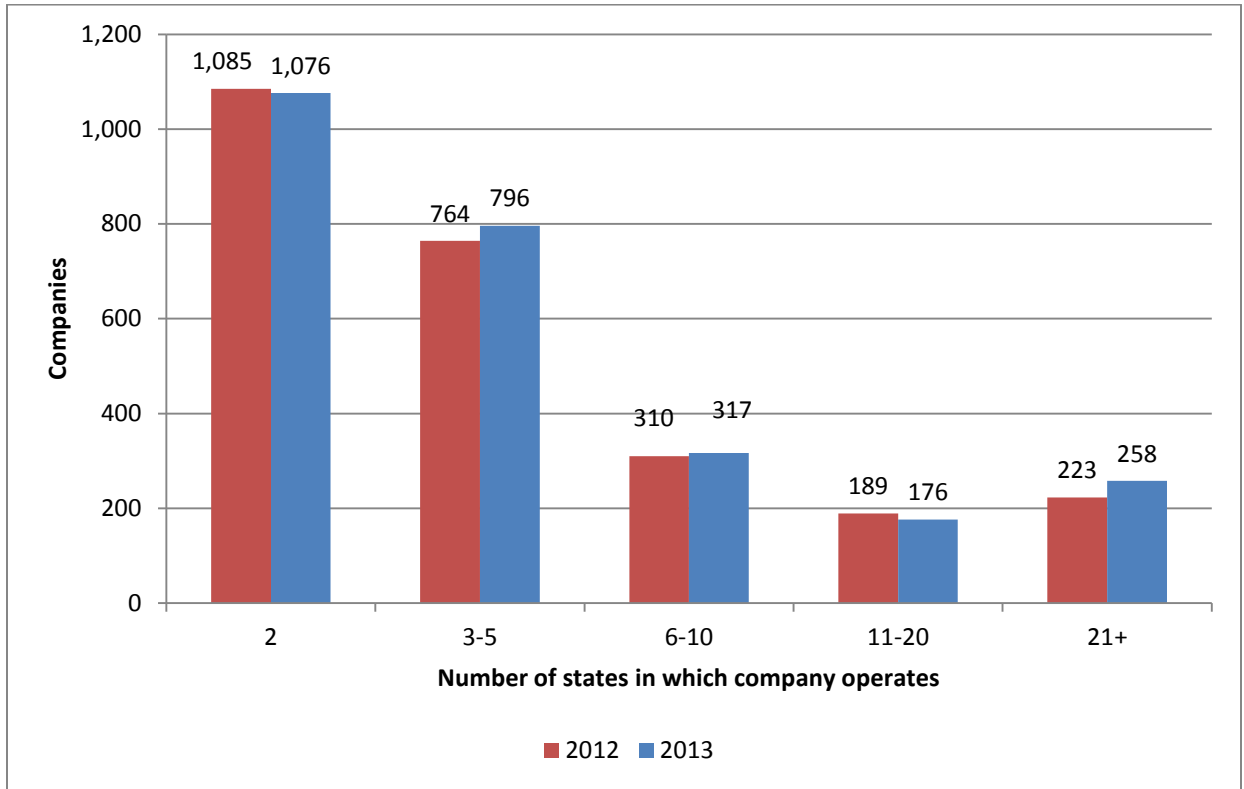
Agency	Licenses, 2012 year-end	Growth (applications submitted 2013)	% Growth	Attrition (withdrawn, expired 2013)	% Attrition	Licenses, 2013 year-end	% Net Growth
SC-DCA	486	178	37%	(170)	(35%)	494	2%
SD	736	1,037	141%	(212)	(29%)	1,561	112%
TN	5,448	2,528	46%	(1,032)	(19%)	6,944	27%
TX-OCCC	852	316	37%	(392)	(46%)	776	(9%)
TX-SML	14,503	5,446	38%	(3,620)	(25%)	16,329	13%
UT-DFI	235	152	65%	(86)	(37%)	301	28%
UT-DRE	3,853	1,059	27%	(436)	(11%)	4,476	16%
VT	1,004	536	53%	(230)	(23%)	1,310	30%
VI	89	20	22%	(4)	(4%)	105	18%
VA	8,248	5,561	67%	(1,993)	(24%)	11,816	43%
WA	9,204	4,267	46%	(1,531)	(17%)	11,940	30%
WV	1,458	618	42%	(220)	(15%)	1,856	27%
WI	3,456	3,070	89%	(918)	(27%)	5,608	62%
WY	1,008	947	94%	(364)	(36%)	1,591	58%

### ***MLOs Operating in More Than One State***

While the number of state-licensed MLOs operating in just one state grew 3% in 2013, the number operating in more than 10 states grew by 52%.



**Companies Operating in More Than One State**



## 2013 Mortgage Licensing Activities Company Licenses

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	68	63	0	10	0	30	18
Alaska	42	36	0	3	0	14	6
Arizona	127	107	0	20	0	45	39
Arkansas	62	48	0	13	0	39	6
California BRE	913	621	0	218	1	4	650
California DBO	233	115	0	59	17	47	0
Colorado	167	159	0	3	0	21	67
Connecticut	89	80	1	12	0	53	25
District of Columbia	76	74	0	3	0	34	12
Florida	383	338	17	29	0	112	176
Georgia	141	112	0	20	1	76	31
Hawaii	60	46		12	1	4	11
Idaho	76	35	0	27	0	47	0
Illinois	93	104	0	7	17	66	31
Indiana DFI	75	70	0	1	0	41	3
Indiana SOS	16	12	1	2	0	10	19
Iowa	95	94	0	2	0	37	13
Kansas	54	62	0	1	0	35	4
Kentucky	72	68	0	2	0	40	7
Louisiana	62	52	0	4	0	15	25
Maine	43	42	0	0	0	18	0
Maryland	145	113	0	24	0	51	47
Massachusetts	117	46	1	108	3	36	22
Michigan	154	138	2	17	0	85	31
Minnesota	121	99	0	20	0	33	16
Mississippi	53	37	0	6	0	24	10
Montana	84	70	0	4	0	17	7
Nebraska	51	51	1	7	0	27	7
Nevada	85	50	1	28	0	20	8
New Hampshire	56	43	0	6	0	34	9
New Jersey	122	106	0	9	0	68	22
New Mexico	38	36	0	3	0	16	12
New York	83	75	0	41	1	110	89
North Carolina	90	70	0	20	0	52	18
North Dakota	73	62	0	3	0	25	0
Ohio	120	93	1	16	1	56	23
Oklahoma DCC	69	205	0	2	0	25	17
Oregon	109	96	0	11	1	44	16
Pennsylvania	137	123	0	13	1	78	113
Puerto Rico	10	10	0	0	0	4	3
Rhode Island	67	85	1	13	0	16	0
South Carolina BFI	70	67	0	9	0	37	7
South Carolina DCA	28	20	0	3	0	8	10
South Dakota	51	44	1	5	0	20	5
Tennessee	90	84	4	2	0	17	49
Texas SML	279	223	0	63	0	66	118

## 2013 Mortgage Licensing Activities Company Licenses

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Utah DRE	87	88	0	8	0	15	36
Vermont	95	74	0	11	0	49	0
Virgin Islands	11	7	0	0	0	0	3
Virginia	167	122	0	32	8	98	0
Washington	142	120	0	17	4	79	28
West Virginia	62	57	0	6	1	34	8
Wisconsin	89	63	0	10	1	40	7
Wyoming	41	37	0	3	0	22	0
<b>National</b>	<b>5,943</b>	<b>4,952</b>	<b>31</b>	<b>968</b>	<b>58</b>	<b>2,094</b>	<b>1,884</b>

### **Notes**

1. The following agencies did not manage company licensing through NMLS in 2013: Delaware, Missouri, Texas OCC, Utah DFI.
2. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.

### **Definitions**

**Approved**-Status assigned when regulator has reviewed the license/registration application and decided to issue a license to the applicant through NMLS.

**Denied**-Status assigned when a regulator has reviewed the license/registration application and determined that sufficient grounds exist to deny the request. This status may also be used by regulators who deny a renewal request for license.

**Withdrawn**- Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

**Revoked**-Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

**Surrendered**-Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.

**Terminated**-Status assigned when a regulator expires a license/registration.



**2013 Mortgage Licensing Activities  
Individual MLO Licenses**

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	2,726	2,634	1	45	18	109	515
Alaska	645	583	0	31	0	19	58
Arizona	2,639	2,419	0	234	0	132	633
Arkansas	1,104	1,240	0	40	0	760	39
California BRE	2,376	1,421	5	3,001	7	2	2,253
California DBO	7,761	7,503	7	238	0	311	2,549
Colorado	2,770	2,832	2	88	0	13	681
Connecticut	1,727	1,673	3	114	0	119	625
Delaware	1,608	1,444	2	40	0	114	132
District of Columbia	940	937	0	13	0	42	227
Florida	5,501	5,262	192	204	0	269	2,090
Georgia	4,377	3,411	29	683	76	510	1,135
Hawaii	588	565		23	1	48	144
Idaho	1,411	1,174	1	224	0	104	185
Illinois	2,567	2,736	2	98	5	163	1,149
Indiana DFI	3,503	3,387	0	67	0	97	593
Indiana SOS	150	129	3	14	0	14	134
Iowa	1,860	1,858	1	5	0	49	248
Kansas	1,617	1,501	14	47	0	51	331
Kentucky	3,347	3,148	1	150	1	1,106	375
Louisiana	2,707	2,502	2	43	0	83	490
Maine	661	664	0	3	0	62	152
Maryland	3,435	2,556	0	496	0	105	709
Massachusetts	2,957	2,728	2	216	1	108	622
Michigan	3,948	3,552	2	492	0	167	773
Minnesota	1,510	1,448	1	27	0	100	503
Mississippi	1,182	1,097	0	71	0	721	52
Missouri	1,498	1,454	3	100	0	95	547
Montana	860	669	0	55	0	38	106
Nebraska	966	861	9	162	0	64	136
Nevada	1,330	1,273	1	98	0	62	264
New Hampshire	1,657	1,480	0	161	0	721	60
New Jersey	3,499	2,981	1	267	0	172	1,026
New Mexico	1,061	1,032	5	66	0	47	289
New York	1,666	1,397	3	471	0	138	969
North Carolina	3,598	3,112	18	402	0	169	912
North Dakota	1,054	1,043	0	9	0	136	1
Ohio	3,669	3,540	8	134	2	208	945
Oklahoma DCC	1,151	1,076	0	7	0	67	386
Oregon	2,086	2,031	0	101	3	104	602
Pennsylvania	4,514	4,219	0	316	1	264	949
Puerto Rico	96	88	2	17	0	1	11
Rhode Island	1,147	1,148	0	80	0	23	155
South Carolina BFI	1,727	1,680	0	127	0	129	451
South Carolina DCA	178	140	0	30	0	15	119
South Dakota	1,037	949	0	55	0	34	90

## 2013 Mortgage Licensing Activities Individual MLO Licenses

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Tennessee	2,528	2,345	57	18	0	102	742
Texas OCCC	316	219	0	97	0	53	240
Texas SML	5,446	4,657	45	531	1	316	2,497
Utah DFI	152	91	3	42	0	3	23
Utah DRE	1,059	1,035	3	34	2	81	327
Vermont	536	452	1	26	0	31	112
Virgin Islands	20	24	0	1	0	0	8
Virginia	5,561	4,752	3	548	0	199	987
Washington	4,267	4,104	3	129	1	193	1,175
West Virginia	618	633	0	15	1	44	193
Wisconsin	3,070	2,712	2	129	0	85	481
Wyoming	947	752	10	34	0	60	109
<b>National</b>	<b>122,931</b>	<b>112,353</b>	<b>447</b>	<b>10,969</b>	<b>120</b>	<b>9,032</b>	<b>32,309</b>

### Notes

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### Definitions

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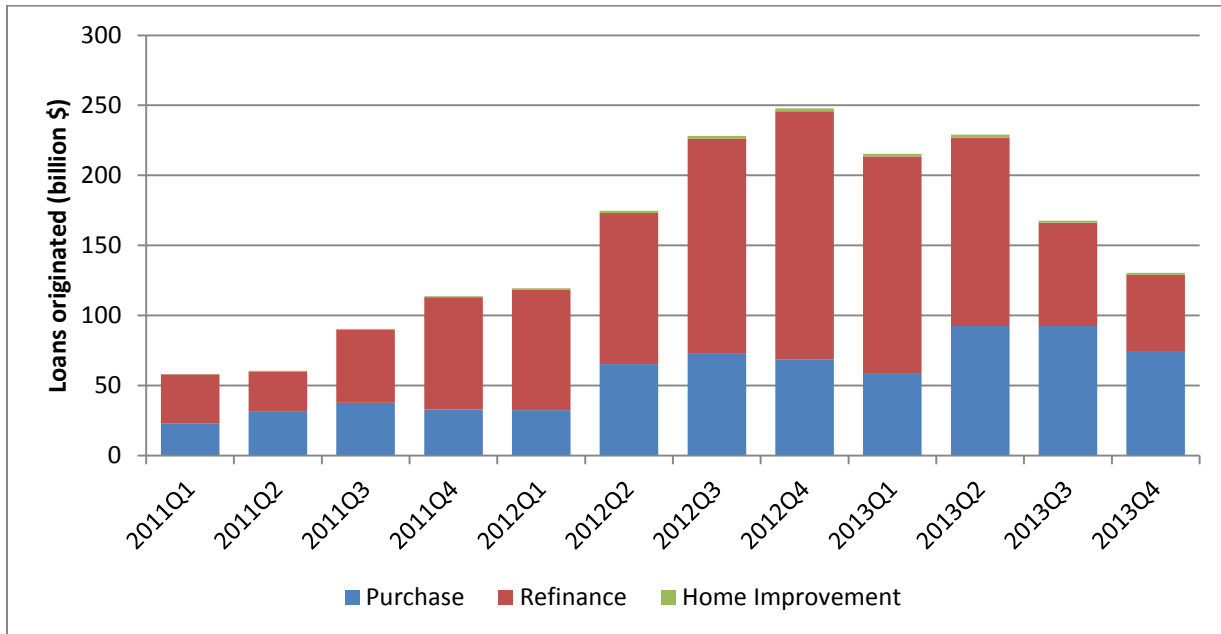
**Terminated**-Status assigned when a regulator expires a license/registration.

### 3. Mortgage Call Report

Starting in 2011, state-licensed mortgage companies began submitting a quarterly call report of mortgage activity through the NMLS Mortgage Call Report.

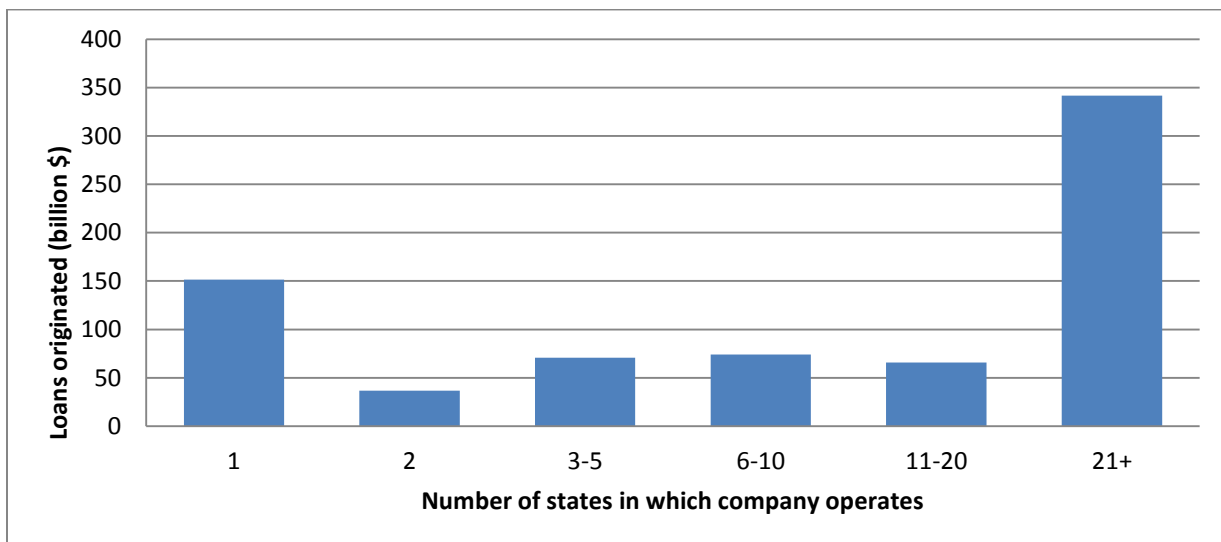
State-licensed companies' originations doubled during 2012 driven primarily, but not solely by refinance transactions. Originations declined throughout 2013, almost entirely due to decline in refinance transactions.

#### Loans by Purpose by Quarter



#### Loan Origination by Number of Licenses Held by the Company

Companies who operated in only one state originated 20% of loans reported in NMLS Mortgage Call Reports for 2013. Companies who operated in over 20 states originated 46% of the total.



**2013 Mortgage Call Report Data**  
**Loans by Purpose**

State	Home Purchase		Home Improvement		Refinancing	
	Loan Amt (\$)	Loan Cnt (#)	Loan Amt (\$)	Loan Cnt (#)	Loan Amt (\$)	Loan Cnt (#)
AK	\$1,567,518,503	6,125	\$4,046,800	29	\$1,147,672,239	5,280
AL	\$2,823,597,542	18,477	\$73,928,486	580	\$3,557,124,919	22,536
AR	\$586,680,857	4,585	\$7,669,175	78	\$922,108,711	6,645
AZ	\$12,724,162,694	66,341	\$177,242,129	854	\$12,762,966,839	66,836
CA	\$76,501,673,557	230,272	\$2,980,881,906	9,151	\$140,343,811,919	432,004
CO	\$13,392,006,792	55,037	\$125,003,820	585	\$14,422,381,759	63,907
CT	\$4,244,141,922	16,772	\$53,704,278	233	\$6,486,951,819	23,965
DC	\$1,775,828,135	4,203	\$43,032,404	129	\$2,142,121,616	5,715
DE	\$566,728,214	2,701	\$8,979,234	53	\$909,255,717	4,426
FL	\$22,279,245,043	104,532	\$131,053,625	746	\$18,334,088,498	91,766
GA	\$7,629,556,331	41,658	\$50,262,323	281	\$9,593,030,426	53,651
HI	\$2,334,048,384	5,958	\$40,380,192	119	\$3,091,624,828	8,521
IA	\$994,554,323	7,185	\$10,055,282	246	\$1,050,414,979	7,889
ID	\$1,600,428,143	10,189	\$14,654,486	156	\$1,577,008,542	9,794
IL	\$10,427,648,122	49,003	\$151,432,014	774	\$15,199,233,086	68,039
IN	\$4,661,542,167	32,475	\$46,277,753	495	\$3,941,218,636	27,562
KS	\$1,187,086,403	7,430	\$43,636,823	263	\$1,674,464,381	10,835
KY	\$2,242,967,388	15,556	\$28,930,327	233	\$2,148,414,501	14,343
LA	\$3,464,355,245	20,886	\$32,836,894	536	\$2,641,531,846	16,109
MA	\$9,347,599,674	31,814	\$303,576,292	1,146	\$15,559,087,199	56,181
MD	\$9,823,934,985	34,104	\$223,956,212	938	\$14,701,240,073	54,852
ME	\$1,047,290,825	5,524	\$18,844,599	148	\$1,375,119,003	7,505
MI	\$6,203,338,945	43,420	\$57,370,710	468	\$9,409,398,008	61,943
MN	\$5,051,411,038	25,982	\$169,338,029	837	\$5,996,177,366	30,966
MO	\$631,417,240	4,090	\$51,944,452	312	\$2,011,403,145	14,470
MS	\$712,619,711	5,431	\$16,409,917	317	\$842,865,703	6,313
MT	\$382,285,494	2,046	\$1,378,298	18	\$688,669,303	3,726
NC	\$7,825,675,666	41,412	\$98,222,317	604	\$8,525,370,280	46,747
ND	\$343,211,498	1,904	\$5,013,637	41	\$232,211,797	1,476
NE	\$689,827,979	4,566	\$13,690,978	106	\$728,304,010	5,247
NH	\$1,707,035,290	8,175	\$33,896,387	176	\$2,292,269,691	10,965
NJ	\$11,513,327,458	42,142	\$168,349,945	753	\$16,672,049,797	61,381
NM	\$1,884,281,918	9,599	\$40,574,178	301	\$2,656,990,103	11,797
NV	\$5,141,285,572	26,297	\$42,223,115	317	\$4,336,475,483	23,036
NY	\$12,825,070,602	47,781	\$120,561,044	497	\$13,702,900,863	48,086
OH	\$5,005,401,865	34,902	\$65,431,610	1,565	\$5,463,603,293	37,213
OK	\$2,403,237,289	15,942	\$11,361,120	123	\$1,616,286,303	11,078
OR	\$5,987,162,866	26,666	\$159,362,428	1,054	\$6,759,860,493	31,854
PA	\$10,120,733,053	53,541	\$145,300,469	957	\$10,838,351,511	56,420
PR	\$915,077,717	6,467	\$9,194,134	75	\$1,107,085,160	9,104
RI	\$871,435,021	4,202	\$8,703,126	43	\$1,226,500,042	5,752
SC	\$3,670,986,960	21,898	\$29,495,957	192	\$3,250,093,549	19,014
SD	\$283,731,711	1,787	\$9,671,090	63	\$254,600,478	1,625
TN	\$4,692,192,951	42,196	\$43,878,648	403	\$4,681,922,465	29,969
TX	\$31,984,908,547	172,366	\$349,283,531	1,789	\$19,014,380,656	106,141
UT	\$7,003,423,303	31,616	\$84,348,095	406	\$7,198,692,547	28,666
VA	\$12,919,353,763	44,976	\$238,489,958	934	\$17,129,780,257	64,951
VI	\$51,104,048	149	\$9,625,799	51	\$33,121,390	126
VT	\$468,461,618	5,029	\$47,246,438	375	\$576,233,239	3,039
WA	\$11,519,911,654	46,293	\$210,052,047	1,108	\$15,142,541,391	60,737
WI	\$2,968,953,584	31,945	\$101,903,903	466	\$4,529,866,308	26,381
WV	\$614,013,015	4,556	\$5,600,763	84	\$654,819,180	4,350
WY	\$461,751,507	2,461	\$5,758,994	31	\$493,280,394	2,660
National	\$348,075,224,132	\$1,580,664	\$6,924,066,171	\$32,239	\$441,646,975,741	\$1,883,594

*Does not include Reverse loans.*

**2013 Mortgage Call Report Data**  
**Loan Averages**

State	Total Amount (\$)	Total Count (#)	Average Loan Amount (\$)	MLOs with 1 or more loans	Average Loans Per MLO (#)	Median Loans Per MLO (#)
AK	\$2,727,767,868	11,481	\$237,590	563	20	5
AL	\$6,555,757,661	42,446	\$154,449	3,819	11	4
AR	\$1,566,024,353	11,742	\$133,369	1,633	7	3
AZ	\$25,950,146,219	135,489	\$191,530	6,411	21	10
CA	\$222,522,328,636	680,240	\$327,123	29,257	23	11
CO	\$28,180,637,153	120,627	\$233,618	5,831	21	10
CT	\$10,930,053,798	41,634	\$262,527	4,006	10	4
DC	\$4,051,124,120	10,331	\$392,133	1,698	6	2
DE	\$1,509,295,542	7,300	\$206,753	1,141	6	3
FL	\$41,259,276,862	200,275	\$206,013	10,909	18	8
GA	\$17,424,031,975	96,655	\$180,270	6,002	16	7
HI	\$5,552,439,539	14,815	\$374,785	991	15	7
IA	\$2,085,672,486	15,615	\$133,569	1,603	10	3
ID	\$3,221,985,696	20,357	\$158,274	1,482	14	5
IL	\$25,924,911,221	118,944	\$217,959	6,987	17	7
IN	\$8,716,827,303	61,191	\$142,453	4,478	14	5
KS	\$2,927,991,311	18,741	\$156,235	1,981	9	4
KY	\$4,465,778,554	30,533	\$146,261	2,842	11	4
LA	\$6,245,564,197	38,408	\$162,611	2,818	14	5
MA	\$25,404,401,054	89,936	\$282,472	4,963	18	6
MD	\$24,999,655,770	91,123	\$274,351	6,630	14	6
ME	\$2,491,646,351	13,473	\$184,936	1,521	9	3
MI	\$15,752,185,137	106,537	\$147,856	6,031	18	8
MN	\$11,299,453,127	58,329	\$193,719	3,765	15	7
MO	\$2,738,722,487	19,229	\$142,427	1,910	10	6
MS	\$1,617,673,447	12,514	\$129,269	1,430	9	4
MT	\$1,116,191,197	6,007	\$185,815	674	9	4
NC	\$16,606,824,107	89,986	\$184,549	5,527	16	7
ND	\$583,630,642	3,443	\$169,512	568	6	2
NE	\$1,446,263,991	10,060	\$143,764	958	11	3
NH	\$4,065,047,308	19,490	\$208,571	2,062	9	4
NJ	\$28,711,946,922	106,021	\$270,814	7,970	13	6
NM	\$4,656,122,622	22,099	\$210,694	2,202	10	4
NV	\$9,590,069,758	50,079	\$191,499	2,876	17	8
NY	\$27,403,492,181	99,189	\$276,276	5,238	19	9
OH	\$10,645,178,661	74,650	\$142,601	4,493	17	8
OK	\$4,090,081,824	27,669	\$147,822	2,010	14	5
OR	\$13,023,510,476	60,211	\$216,298	4,477	13	5
PA	\$21,359,622,560	112,947	\$189,112	7,549	15	6
PR	\$2,154,064,266	16,833	\$127,967	408	41	34
RI	\$2,123,833,065	10,084	\$210,614	1,269	8	3
SC	\$7,081,768,546	41,960	\$168,774	3,116	13	6
SD	\$550,203,201	3,494	\$157,471	470	7	2
TN	\$9,552,450,232	73,699	\$129,614	4,415	17	5
TX	\$51,872,473,871	284,493	\$182,333	11,688	24	11
UT	\$14,481,002,099	61,557	\$235,245	2,937	21	9
VA	\$30,508,028,052	112,099	\$272,153	7,301	15	6
VI	\$94,416,237	327	\$288,735	20	16	10
VT	\$1,115,056,493	8,568	\$130,142	634	14	3
WA	\$27,112,084,319	109,214	\$248,247	7,619	14	6
WI	\$7,656,857,801	59,227	\$129,280	3,233	18	4
WV	\$1,300,338,724	9,193	\$141,449	1,206	8	3
WY	\$971,070,183	5,213	\$186,279	693	8	3

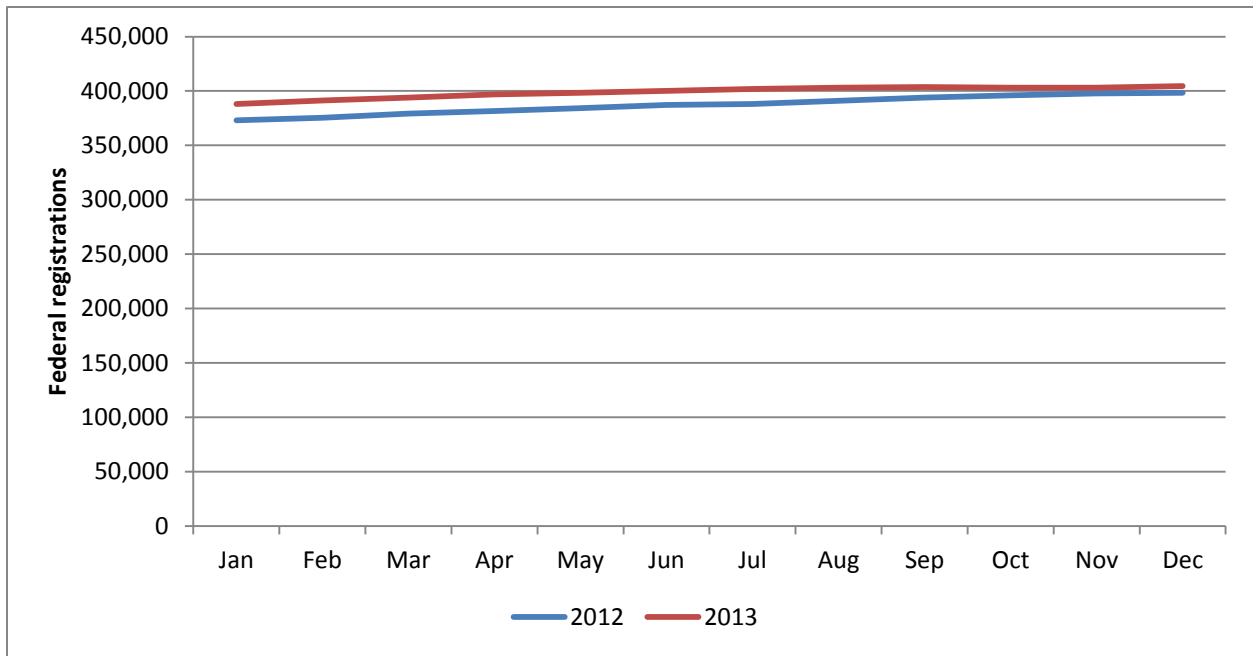
## 4. Federally Registered Mortgage Loan Originators

Throughout 2013, the number of Institutions and MLOs in the NMLS Federal Registry changed very little.

Registrant Type	Entities	Annual Growth
<b>Institutions</b>	10,848	-2%
<b>MLOs</b>	404,239	1%

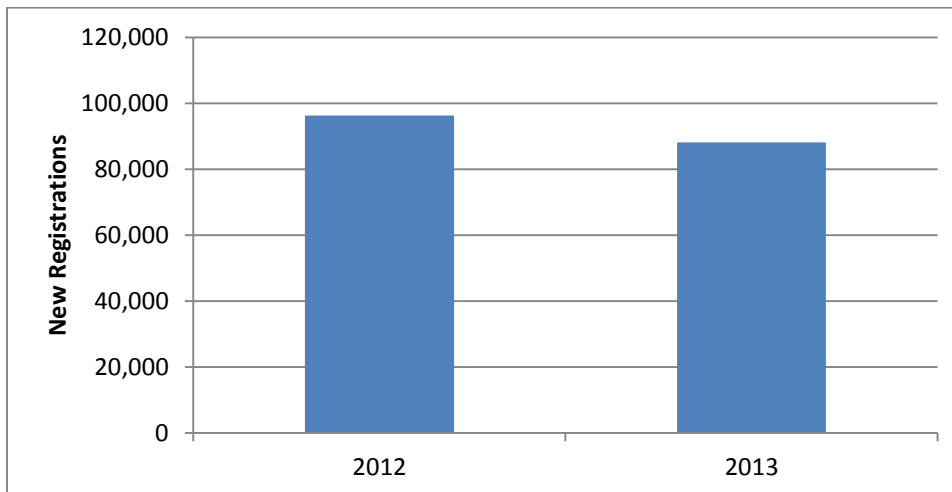
### *Change in Active MLO Registrations*

Over the past two years, the number of active registered MLOs has remained fairly static.



### *New MLO Registration Requests*

The number of MLOs who entered the Federal Registry declined slightly in 2013, as did the number of MLOs exiting the Registry, resulting in a net increase of 1% over the year.



**Federally Registered Mortgage Loan Originators  
As of December 31, 2013**

State	Total	Annual percentage change
Alabama	6,485	5.6%
Alaska	597	-0.5%
Arizona	11,032	-1.4%
Arkansas	3,172	5.7%
California	43,118	2.7%
Colorado	7,871	0.0%
Connecticut	5,677	6.6%
Delaware	1,750	7.3%
District of Columbia	975	3.2%
Florida	24,225	4.1%
Georgia	9,021	5.2%
Guam	123	-2.4%
Hawaii	1,928	-1.1%
Idaho	2,312	5.3%
Illinois	18,418	-0.4%
Indiana	8,175	-0.5%
Iowa	5,397	0.5%
Kansas	4,372	0.9%
Kentucky	6,157	2.7%
Louisiana	5,923	1.8%
Maine	1,765	2.3%
Maryland	7,146	4.3%
Massachusetts	8,772	3.3%
Michigan	13,130	-1.6%
Minnesota	8,268	0.8%
Mississippi	3,398	1.6%
Missouri	10,034	-0.6%

State	Total	Annual percentage change
Montana	1,464	5.9%
Nebraska	3,444	-0.9%
Nevada	3,321	-0.7%
New Hampshire	1,537	1.7%
New Jersey	11,695	4.2%
New Mexico	1,835	-1.7%
New York	25,065	3.9%
North Carolina	10,975	6.9%
North Dakota	1,087	4.8%
Ohio	17,946	-8.8%
Oklahoma	4,281	2.8%
Oregon	6,009	3.8%
Pennsylvania	18,005	2.8%
Puerto Rico	947	-2.7%
Rhode Island	1,574	5.4%
South Carolina	4,814	5.6%
South Dakota	1,415	8.4%
Tennessee	7,894	6.3%
Texas	26,507	-4.0%
Utah	4,096	-1.1%
Vermont	958	-0.1%
Virgin Islands	107	10.3%
Virginia	10,870	6.8%
Washington	9,189	1.5%
West Virginia	1,748	7.8%
Wisconsin	8,460	-0.2%
Wyoming	939	-0.5%

*The number of MLOs in each state is determined by the work address provided in each MLO's record.*