



2014 NMLS Mortgage Industry Report

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Conference of State Bank Supervisors
1129 20th Street, NW, 9th Floor
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2014 NMLS Mortgage Industry Report

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.¹

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1. Report Summary

- During 2014, the number of state-licensed mortgage companies and individuals remained essentially flat, but the number of licenses held by MLOs grew by 9%.
- Fifty-two state agencies saw net growth in the number of MLOs licensed by their agency.
- In the first quarter of 2014, mortgage originations by state-licensed MLOs reached their lowest point since the third quarter of 2011, but recovered somewhat during the rest of 2014.
- Federally registered institutions and mortgage loan originators remained flat in 2014.

¹ Unless otherwise noted, all figures cover activity from 2014, or statuses as of December 31, 2014.

2. State-Licensed Companies and Individuals

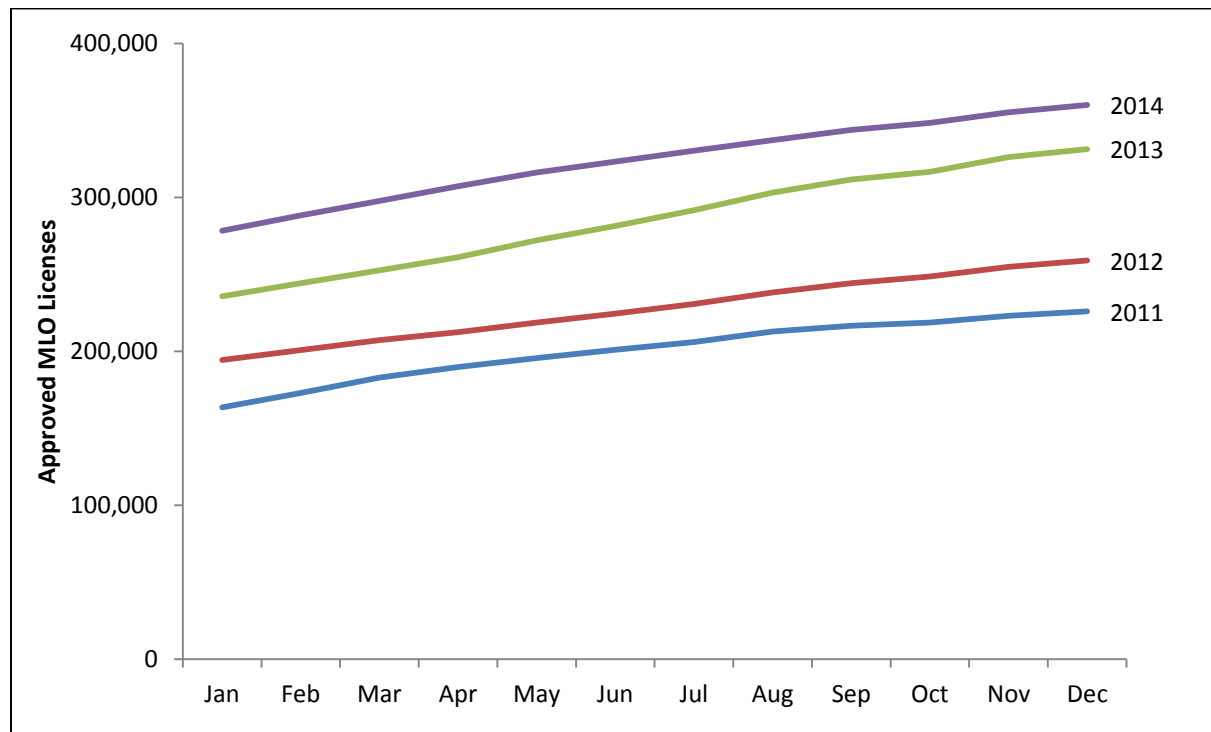
Most state-licensed companies and individuals operate in just one state, but the number of entities licensed in multiple states is growing while the number of companies and individuals licensed in just one state is shrinking. The total number of state-licensed MLOs grew 1 percent over the past year, while the total number of MLO licenses grew 9 percent. The average number of state licenses held by an MLO in 2014 was 2.73 licenses per MLO, up from 2.54 licenses per MLO in 2013.

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
Mortgage Companies	16,022	-1%	36,412	4%
Mortgage Branches	20,699	4%	43,381	12%
MLOs	131,725	1%	359,992	9%

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 four years.



MLO License Growth and Attrition by State

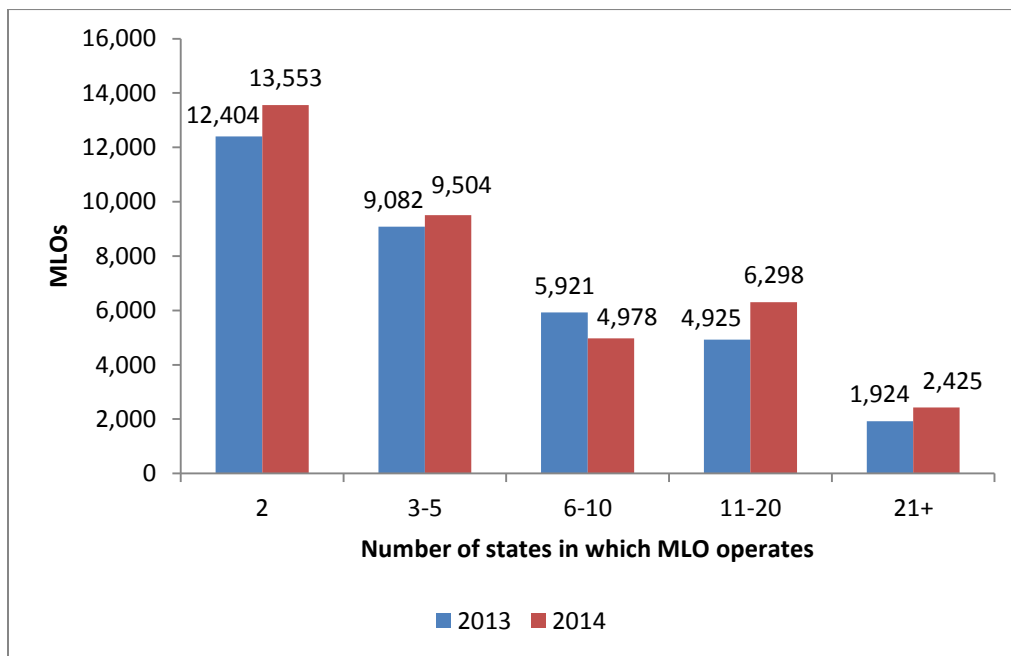
Over the past year, MLO populations grew in nearly every state.

Agency	Licenses, 2013 year-end	Growth (applications submitted 2014)	% Growth	Attrition (withdrawn, expired 2014)	% Attrition	Licenses, 2014 year-end	% Net Growth
National	331,351	107,912	33%	(79,271)	(24%)	359,992	9%
AL	6,017	2,718	45%	(1,675)	(28%)	7,060	17%
AK	1,226	459	37%	(296)	(24%)	1,389	13%
AZ	7,926	1,977	25%	(1,653)	(21%)	8,250	4%
AR	2,212	1,046	47%	(804)	(36%)	2,454	11%
CA-DBO	23,192	6,920	30%	(5,206)	(22%)	24,906	7%
CA-BRE	19,601	1,993	10%	(2,547)	(13%)	19,047	(3%)
CO	8,472	2,095	25%	(1,551)	(18%)	9,016	6%
CT	6,060	1,348	22%	(1,593)	(26%)	5,815	(4%)
DE	2,829	1,032	36%	(844)	(30%)	3,017	7%
DC	2,757	1,013	37%	(561)	(20%)	3,209	16%
FL	18,266	5,307	29%	(3,844)	(21%)	19,729	8%
GA	8,502	4,007	47%	(3,263)	(38%)	9,246	9%
HI	1,689	443	26%	(356)	(21%)	1,776	5%
ID	2,741	873	32%	(727)	(27%)	2,887	5%
IL	9,976	2,418	24%	(2,191)	(22%)	10,203	2%
IN-DFI	6,942	2,256	32%	(1,911)	(28%)	7,287	5%
IN-SOS	604	108	18%	(145)	(24%)	567	(6%)
IA	3,291	1,157	35%	(799)	(24%)	3,649	11%
KS	3,505	1,208	34%	(892)	(25%)	3,821	9%
KY	5,238	2,334	45%	(2,105)	(40%)	5,467	4%
LA	5,457	2,163	40%	(1,299)	(24%)	6,321	16%
ME	2,283	676	30%	(499)	(22%)	2,460	8%
MD	8,461	2,963	35%	(1,887)	(22%)	9,537	13%
MA	7,320	2,502	34%	(1,651)	(23%)	8,171	12%
MI	8,366	2,939	35%	(2,283)	(27%)	9,022	8%
MN	4,761	1,098	23%	(1,105)	(23%)	4,754	(0%)
MS	2,254	1,517	67%	(1,061)	(47%)	2,710	20%
MO	4,567	1,478	32%	(1,297)	(28%)	4,748	4%
MT	1,525	546	36%	(224)	(15%)	1,847	21%
NE	1,974	726	37%	(478)	(24%)	2,222	13%
NV	4,006	1,661	41%	(886)	(22%)	4,781	19%
NH	2,918	1,326	45%	(917)	(31%)	3,327	14%
NJ	11,357	3,690	32%	(2,351)	(21%)	12,696	12%
NM	3,212	1,463	46%	(772)	(24%)	3,903	22%
NY	6,862	1,956	29%	(1,763)	(26%)	7,055	3%
NC	9,368	3,294	35%	(2,369)	(25%)	10,293	10%
ND	1,760	699	40%	(475)	(27%)	1,984	13%
OH	8,822	3,692	42%	(2,783)	(32%)	9,731	10%
OK-DCC	3,459	1,273	37%	(812)	(23%)	3,920	13%

Agency	Licenses, 2013 year-end	Growth (applications submitted 2014)	% Growth	Attrition (withdrawn, expired 2014)	% Attrition	Licenses, 2014 year-end	% Net Growth
OR	6,853	1,531	22%	(1,459)	(21%)	6,925	1%
PA	11,802	3,896	33%	(2,771)	(23%)	12,927	10%
PR	369	115	31%	(51)	(14%)	433	17%
RI	2,523	563	22%	(558)	(22%)	2,528	0%
SC-BFI	4,919	1,550	32%	(1,109)	(23%)	5,360	9%
SC-DCA	494	119	24%	(131)	(27%)	482	(2%)
SD	1,561	617	40%	(324)	(21%)	1,854	19%
TN	6,944	2,694	39%	(1,577)	(23%)	8,061	16%
TX-OCCC	776	219	28%	(492)	(63%)	503	(35%)
TX-SML	16,329	6,170	38%	(3,550)	(22%)	18,949	16%
UT-DFI	301	100	33%	(179)	(59%)	222	(26%)
UT-DRE	4,476	846	19%	(681)	(15%)	4,641	4%
VT	1,310	517	39%	(257)	(20%)	1,570	20%
VI	105	37	35%	(33)	(31%)	109	4%
VA	11,816	4,524	38%	(3,321)	(28%)	13,019	10%
WA	11,940	4,385	37%	(2,675)	(22%)	13,650	14%
WV	1,856	565	30%	(427)	(23%)	1,994	7%
WI	5,608	2,358	42%	(1,365)	(24%)	6,601	18%
WY	1,591	729	46%	(433)	(27%)	1,887	19%

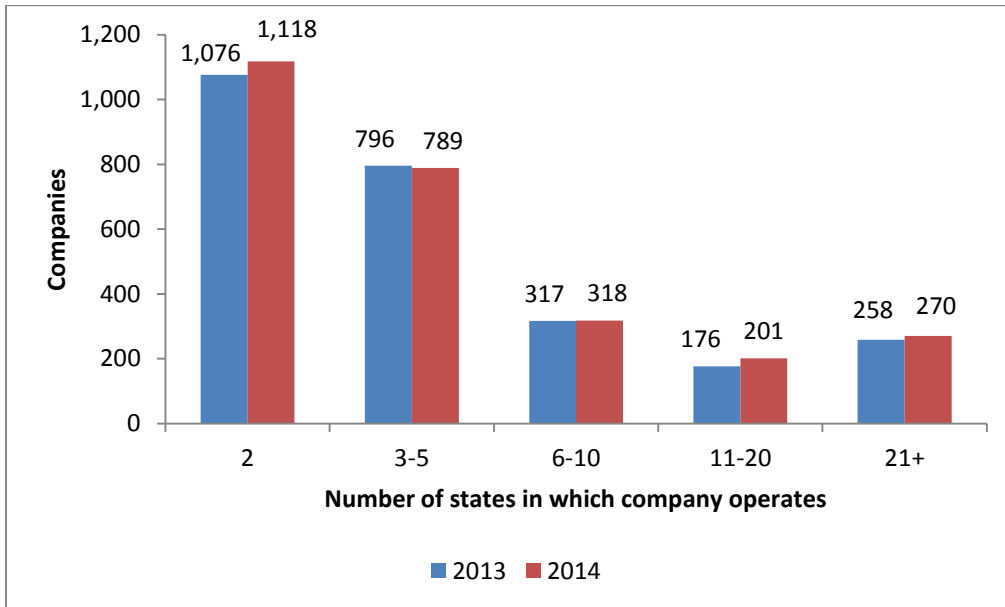
MLOs Operating in More Than One State

While the number of state-licensed MLOs operating in just one state declined by 1 percent in 2014, the number operating in more than 10 states increased by 27 percent.



Companies Operating in More Than One State

State-licensed companies operating in just one state declined by 2 percent, while companies operating in more than 10 states increased by 9 percent.



**2014 Mortgage Licensing Activities
Company Licenses ¹**

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	91	90	-	2	1	39	23
Alaska	44	45	-	7	-	10	5
Arizona	118	102	-	27	-	63	27
Arkansas	40	50	-	3	-	32	6
California BRE	783	614	-	130	-	1	715
California DBO	221	142	-	65	58	70	-
Colorado	138	147	-	20	-	52	77
Connecticut	123	87	-	9	1	49	38
Delaware	73	53	-	5	-	16	-
District of Columbia	71	70	-	3	-	21	24
Florida	375	361	22	62	1	112	161
Georgia	174	155	-	15	2	61	30
Guam	3	1	-	-	-	-	-
Hawaii	64	63	(2)	2	-	20	28
Idaho	70	61	1	18	-	39	17
Illinois	98	66	-	31	3	71	49
Indiana DFI	61	58	-	9	-	37	1
Indiana SOS	25	21	-	7	-	6	19
Iowa	97	94	-	4	1	36	18
Kansas	53	45	1	6	-	23	2
Kentucky	48	56	-	4	2	31	13
Louisiana	62	47	-	6	-	34	15
Maine	27	25	-	2	-	16	6
Maryland	97	80	-	20	-	51	41
Massachusetts	168	84	-	104	-	52	36
Michigan	140	128	-	28	-	88	38
Minnesota	106	80	2	21	-	40	35
Mississippi	43	48	-	5	-	27	15
Missouri	47	23	-	9	-	7	1
Montana	54	68	-	10	-	18	11
Nebraska	49	55	-	7	-	30	3
Nevada	80	62	-	26	-	17	13
New Hampshire	44	39	-	9	-	25	13
New Jersey	76	83	-	13	-	40	22
New Mexico	54	56	-	2	-	21	17
New York	90	76	-	32	-	93	89
North Carolina	93	55	-	37	1	37	19
North Dakota	62	69	-	2	-	29	5
Ohio	98	98	-	13	-	51	31
Oklahoma DCC	83	85	-	13	-	61	144
Oregon	71	72	1	9	-	59	25
Pennsylvania	132	127	-	13	1	74	42
Puerto Rico	19	19	-	-	-	1	1
Rhode Island	40	40	-	4	-	50	1
South Carolina BFI	68	68	-	8	-	35	9
South Carolina DCA	32	25	-	2	-	4	7
South Dakota	46	48	-	3	-	20	7
Tennessee	85	81	1	4	-	27	43

**2014 Mortgage Licensing Activities
Company Licenses ¹**

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Texas SML	297	233	-	55	1	80	122
Utah DRE	93	86	-	6	-	20	41
Vermont	72	55	-	15	-	26	1
Virgin Islands	5	8	-	-	-	-	9
Virginia	145	107	1	33	6	107	-
Washington	138	118	-	16	2	94	32
West Virginia	53	49	-	10	-	16	15
Wisconsin	86	82	1	11	3	40	10
Wyoming	36	33	-	2	-	22	14
National	5,661	4,893	30	979	83	2,201	2,186

Notes

1. The following agencies did not manage mortgage company licensing through NMLS in 2014Q4: Texas OCCC, 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.

**2014 Mortgage Licensing Activities
Individual MLO Licenses ¹**

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	2,718	2,503	-	16	2	181	1,280
Alaska	459	451	2	56	-	41	247
Arizona	1,977	1,805	5	206	-	170	1,322
Arkansas	1,046	1,183	-	17	-	936	1
California BRE	1,993	1,587	3	920	2	3	2,508
California DBO	6,920	6,673	1	547	-	314	4,658
Colorado	2,095	1,994	2	76	-	19	1,431
Connecticut	1,348	1,217	-	78	-	125	1,337
Delaware	1,032	1,032	3	141	-	190	656
District of Columbia	1,013	1,031	-	16	-	62	519
Florida	5,307	5,101	177	191	3	391	3,264
Georgia	4,007	3,534	47	598	3	674	2,118
Guam	3	-	-	-	-	-	-
Hawaii	443	456	(1)	16	-	58	312
Idaho	873	791	1	124	-	206	448
Illinois	2,418	2,388	3	43	10	178	1,989
Indiana DFI	2,256	2,108	-	49	-	183	1,584
Indiana SOS	108	106	1	25	-	10	135
Iowa	1,157	1,147	-	3	-	112	677
Kansas	1,208	1,136	34	94	-	104	717
Kentucky	2,334	2,244	1	134	-	1,590	464
Louisiana	2,163	2,082	-	23	-	148	1,072
Maine	676	639	-	1	-	50	411
Maryland	2,963	2,864	3	373	-	194	1,600
Massachusetts	2,502	2,432	1	132	1	198	1,389
Michigan	2,939	2,687	3	297	-	296	1,736
Minnesota	1,098	1,082	2	66	2	104	981
Mississippi	1,517	1,427	1	90	-	817	158
Missouri	1,478	1,411	1	80	-	134	1,097
Montana	546	611	-	78	1	50	245
Nebraska	726	670	11	82	-	68	349
Nevada	1,661	1,490	-	130	-	79	644
New Hampshire	1,326	1,370	-	140	-	708	193
New Jersey	3,690	3,560	1	209	1	195	2,044
New Mexico	1,463	1,426	4	9	1	78	656
New York	1,956	1,509	1	327	-	120	1,216
North Carolina	3,294	3,139	6	251	1	284	1,946
North Dakota	699	692	-	6	-	173	296
Ohio	3,692	3,151	8	90	5	304	1,932
Oklahoma DCC	1,273	1,320	2	62	-	111	749
Oregon	1,531	1,492	1	56	1	136	1,288
Pennsylvania	3,896	3,780	1	216	-	322	2,338
Puerto Rico	115	106	1	17	-	2	40
Rhode Island	563	509	-	30	-	71	433
South Carolina BFI	1,550	1,494	-	94	-	119	934
South Carolina DCA	119	93	1	24	-	8	94
South Dakota	617	663	-	19	-	61	310
Tennessee	2,694	2,684	51	14	-	163	1,395

**2014 Mortgage Licensing Activities
Individual MLO Licenses ¹**

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Texas OCCC	219	164	2	60	-	4	434
Texas SML	6,170	5,596	61	504	2	346	2,602
Utah DFI	100	71	2	44	-	6	144
Utah DRE	846	821	4	35	-	107	557
Vermont	517	508	1	85	-	36	215
Virgin Islands	37	31	-	2	-	-	28
Virginia	4,524	3,914	1	560	-	331	2,380
Washington	4,385	4,358	3	99	1	259	2,392
West Virginia	565	538	-	29	-	68	333
Wisconsin	2,358	2,397	2	125	-	161	1,242
Wyoming	729	630	27	135	-	110	224
National	107,912	101,898	482	7,944	36	11,968	61,764

Notes

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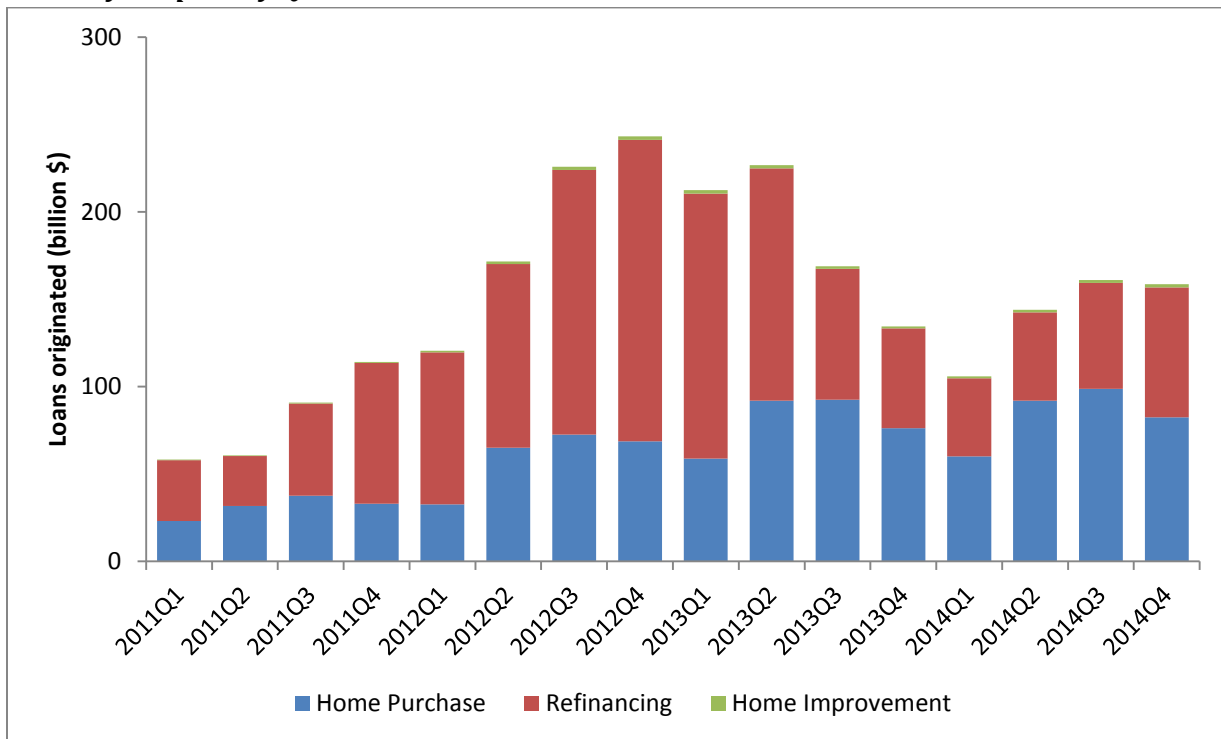
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3. Mortgage Call Report

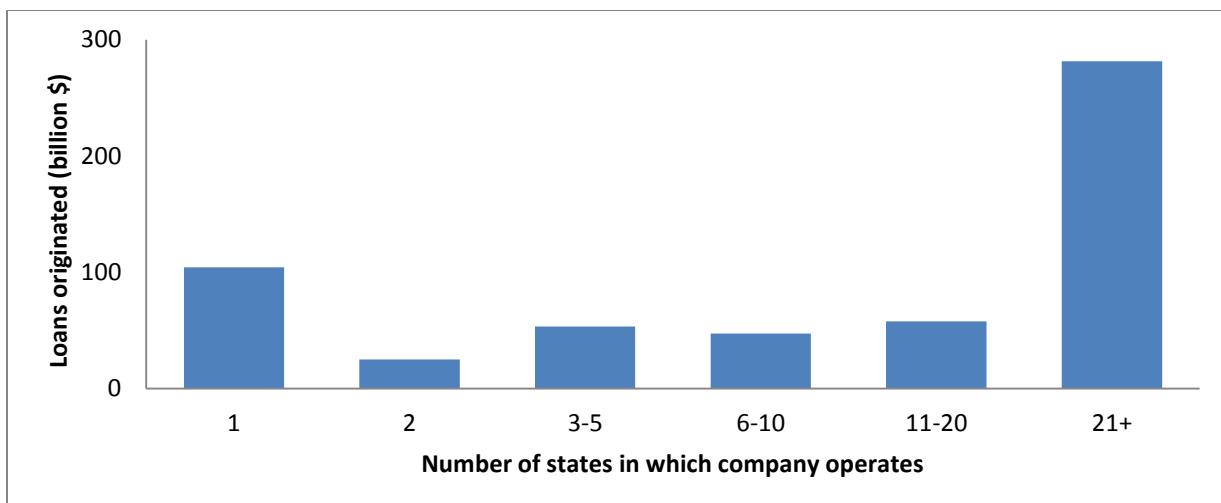
Starting in 2011, state-licensed mortgage companies began submitting a quarterly call report of mortgage activity through the NMLS Mortgage Call Report. In first quarter 2014, originations reached their lowest volume since third quarter 2011 as the refinancing boom of 2012 and 2013 drew to a close. On the other hand, originations for home purchases continued to increase. Since 2012, home purchase loan volume has experienced an over-the-year increase every quarter.

Loans by Purpose by Quarter



Loan Origination by Number of States in which the Company Operates

Companies operating in one state originated 18% of loans reported in NMLS Mortgage Call Reports for 2014. Companies who operate in over 20 states originated 49% of the total.



2014 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	\$1,679,401,973	6,469	\$5,939,554	35	\$638,101,180	2,815
AL	\$2,897,958,560	19,396	\$44,688,599	413	\$2,124,403,066	14,081
AR	\$753,460,906	5,650	\$5,511,769	51	\$664,218,591	5,106
AZ	\$13,161,947,374	67,683	\$125,403,867	663	\$7,408,342,640	38,138
CA	\$75,745,340,230	222,621	\$2,754,417,985	8,651	\$88,414,299,906	247,224
CO	\$14,946,622,137	61,404	\$307,475,928	1,260	\$8,340,587,442	37,145
CT	\$4,123,636,355	16,833	\$69,649,308	238	\$2,844,451,253	11,210
DC	\$1,904,107,792	4,425	\$24,852,975	75	\$1,069,483,966	2,844
DE	\$1,370,643,045	6,273	\$11,393,292	59	\$691,823,501	3,479
FL	\$23,944,675,391	123,530	\$194,708,566	1,080	\$10,099,682,502	55,341
GA	\$9,325,119,679	49,663	\$112,478,309	591	\$5,578,830,592	32,572
HI	\$2,672,738,396	6,478	\$56,398,252	141	\$1,824,382,697	4,832
IA	\$962,580,692	7,095	\$9,371,813	251	\$640,933,997	5,138
ID	\$1,764,916,000	11,082	\$12,960,088	146	\$882,878,580	5,601
IL	\$11,635,839,476	54,600	\$147,902,188	877	\$8,072,315,829	36,020
IN	\$4,952,322,556	34,738	\$71,222,921	649	\$2,266,218,211	17,065
KS	\$1,225,271,742	7,702	\$28,001,270	204	\$922,567,208	6,447
KY	\$2,384,068,491	16,630	\$17,428,267	177	\$1,281,285,116	9,089
LA	\$3,316,576,534	20,063	\$24,858,233	446	\$1,681,516,223	11,017
MA	\$9,694,936,472	32,109	\$261,502,399	961	\$6,927,226,501	24,829
MD	\$10,363,253,681	35,957	\$163,390,928	721	\$7,205,654,563	27,099
ME	\$1,135,409,351	5,991	\$24,070,711	179	\$675,266,229	3,804
MI	\$7,049,448,202	47,183	\$69,861,710	589	\$5,545,399,083	36,451
MN	\$5,235,429,896	26,433	\$115,666,407	532	\$3,084,774,047	15,957
MO	\$919,306,508	5,895	\$55,386,031	322	\$1,420,508,265	10,451
MS	\$733,107,471	5,658	\$7,280,995	230	\$629,683,876	5,075
MT	\$497,192,696	2,561	\$2,636,359	24	\$412,884,667	2,303
NC	\$8,556,669,633	45,322	\$80,944,492	464	\$4,855,349,192	28,892
ND	\$608,959,818	2,847	\$38,880,962	93	\$379,543,455	1,767
NE	\$693,203,910	4,577	\$8,995,781	79	\$456,943,384	3,435
NH	\$1,823,605,129	8,583	\$29,081,738	136	\$1,085,956,481	5,315
NJ	\$11,861,638,094	43,577	\$178,862,736	722	\$7,851,786,513	30,159
NM	\$1,728,783,519	10,379	\$25,675,893	220	\$1,164,549,091	6,893
NV	\$5,953,827,572	28,890	\$80,535,968	661	\$2,947,963,865	15,180
NY	\$12,547,913,601	47,030	\$208,550,902	791	\$7,148,780,205	26,922
OH	\$5,604,723,313	38,488	\$51,184,341	512	\$3,148,658,802	23,159
OK	\$2,498,052,046	16,070	\$12,510,949	115	\$1,071,463,357	7,578
OR	\$6,916,619,442	30,023	\$143,017,522	937	\$3,741,010,107	17,581
PA	\$10,323,238,663	54,318	\$151,237,614	1,119	\$5,263,978,555	30,500
PR	\$782,732,711	6,035	\$6,658,199	48	\$468,090,126	4,050
RI	\$938,106,168	4,595	\$13,946,947	73	\$553,768,462	2,777
SC	\$4,342,045,984	25,433	\$41,337,915	224	\$1,999,775,593	12,361
SD	\$322,058,126	1,949	\$8,738,090	59	\$173,928,440	1,166
TN	\$5,381,881,672	47,214	\$66,527,574	534	\$2,966,854,583	20,070
TX	\$36,225,506,949	186,432	\$318,446,726	2,025	\$12,013,526,496	71,554
UT	\$6,588,988,393	32,654	\$195,271,212	859	\$3,177,544,692	14,843
VA	\$14,506,901,837	44,406	\$154,462,760	556	\$9,909,961,293	34,822
VI	\$64,648,891	179	-	-	\$21,013,265	100
VT	\$405,231,053	1,971	\$9,836,821	178	\$298,371,916	1,599
WA	\$13,118,985,044	51,541	\$167,930,060	787	\$8,094,509,649	32,402
WI	\$3,033,114,629	33,309	\$84,140,425	401	\$2,218,993,210	13,622
WV	\$729,797,576	5,278	\$3,780,099	73	\$476,298,562	3,406
WY	\$502,500,686	2,689	\$4,034,470	28	\$333,454,023	1,803
National	\$370,455,046,065	1,677,911	\$6,809,048,920	31,259	\$253,169,793,048	1,083,089

Does not include Reverse loans.

2014 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	\$2,331,011,273	9,354	\$249,199	598	16	4
AL	\$5,131,948,728	34,494	\$148,778	3,945	9	3
AR	\$1,455,125,200	11,119	\$130,868	1,531	7	4
AZ	\$20,933,388,684	107,762	\$194,256	6,159	17	8
CA	\$169,026,897,263	485,988	\$347,801	27,962	17	8
CO	\$23,770,301,093	100,659	\$236,147	5,866	17	8
CT	\$7,135,138,319	28,737	\$248,291	3,337	9	4
DC	\$3,094,835,617	7,670	\$403,499	1,488	5	2
DE	\$2,094,012,147	9,933	\$210,814	1,396	7	2
FL	\$34,678,462,915	182,800	\$189,707	11,536	16	7
GA	\$15,135,882,027	83,741	\$180,746	6,323	13	6
HI	\$4,598,680,610	11,578	\$397,191	975	12	4
IA	\$1,636,712,914	12,705	\$128,824	1,638	8	3
ID	\$2,688,604,388	17,017	\$157,995	1,460	12	4
IL	\$20,003,357,420	92,632	\$215,944	6,513	14	6
IN	\$7,346,232,948	52,975	\$138,674	4,673	11	4
KS	\$2,196,442,305	14,569	\$150,761	2,052	7	3
KY	\$3,719,233,196	26,203	\$141,939	2,961	9	3
LA	\$5,098,843,319	32,148	\$158,605	3,021	11	4
MA	\$17,007,763,844	58,470	\$290,880	4,772	12	4
MD	\$17,895,949,012	64,686	\$276,659	6,605	10	4
ME	\$1,869,341,754	10,189	\$183,467	1,284	8	3
MI	\$12,751,861,664	84,916	\$150,170	6,188	14	6
MN	\$8,494,484,609	43,301	\$196,173	3,280	13	6
MO	\$2,431,994,204	16,988	\$143,160	2,173	8	4
MS	\$1,406,809,760	11,330	\$124,167	1,566	7	3
MT	\$943,019,940	5,038	\$187,181	719	7	3
NC	\$13,606,745,960	75,560	\$180,079	6,008	13	5
ND	\$1,031,197,769	4,734	\$217,828	637	7	2
NE	\$1,171,063,242	8,209	\$142,656	955	9	3
NH	\$2,956,491,196	14,170	\$208,644	1,801	8	3
NJ	\$20,130,524,838	75,659	\$266,069	7,584	10	4
NM	\$2,977,673,790	17,784	\$167,436	2,166	8	3
NV	\$9,071,679,022	45,236	\$200,541	2,985	15	6
NY	\$20,471,810,156	76,914	\$266,165	4,868	16	7
OH	\$8,886,019,905	62,943	\$141,176	4,481	14	7
OK	\$3,631,278,069	24,166	\$150,264	1,909	13	5
OR	\$10,895,855,894	49,072	\$222,038	4,314	11	5
PA	\$15,946,224,466	87,636	\$181,960	7,649	11	4
PR	\$1,297,088,510	10,666	\$121,610	386	28	20
RI	\$1,521,349,058	7,525	\$202,173	1,176	6	2
SC	\$6,470,115,623	38,635	\$167,468	3,112	12	5
SD	\$509,182,652	3,209	\$158,673	523	6	2
TN	\$8,516,412,738	68,733	\$123,906	4,726	15	4
TX	\$48,959,556,937	263,094	\$186,091	12,444	21	9
UT	\$10,087,640,561	48,958	\$206,047	2,813	17	8
VA	\$24,755,403,329	80,842	\$306,220	7,617	11	4
VI	\$85,756,016	280	\$306,271	20	14	7
VT	\$731,288,361	3,850	\$189,945	577	7	2
WA	\$21,573,493,871	85,608	\$252,003	7,672	11	4
WI	\$5,390,306,143	47,789	\$112,794	3,397	14	3
WV	\$1,228,728,971	8,916	\$137,812	1,082	8	3
WY	\$854,066,974	4,591	\$186,031	670	7	3

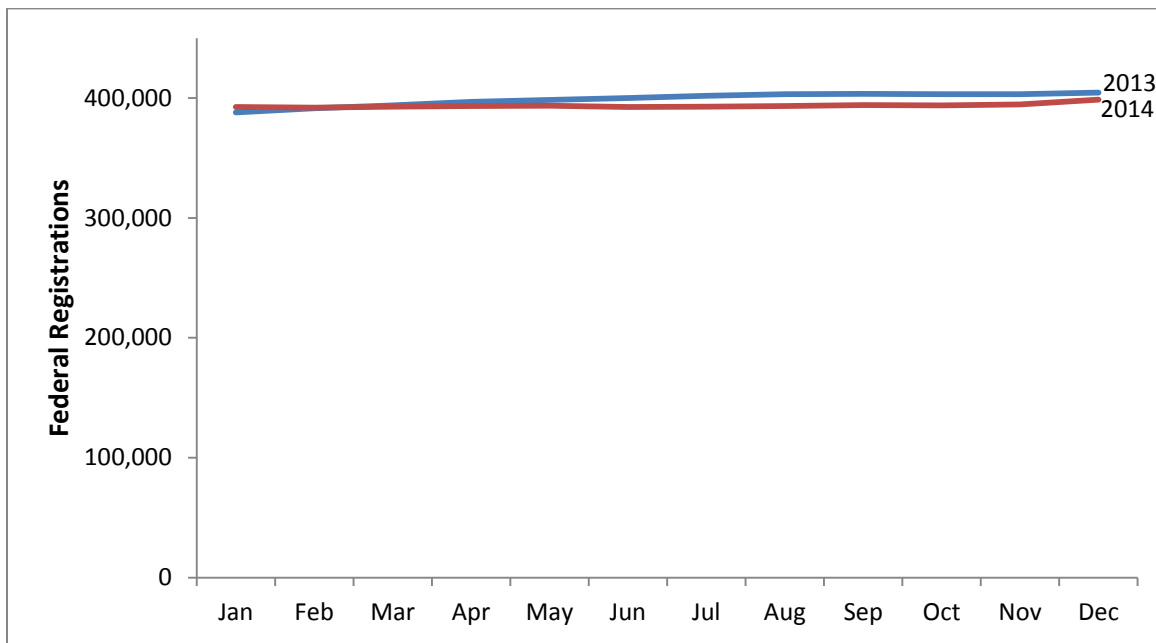
4. Federally Registered Mortgage Loan Originators

Throughout 2014, the number of Institutions and MLOs in the NMLS Federal Registry changed very little.

Registrant Type	Entities	Annual Growth
Institutions	10,566	-3%
MLOs	398,492	-1%

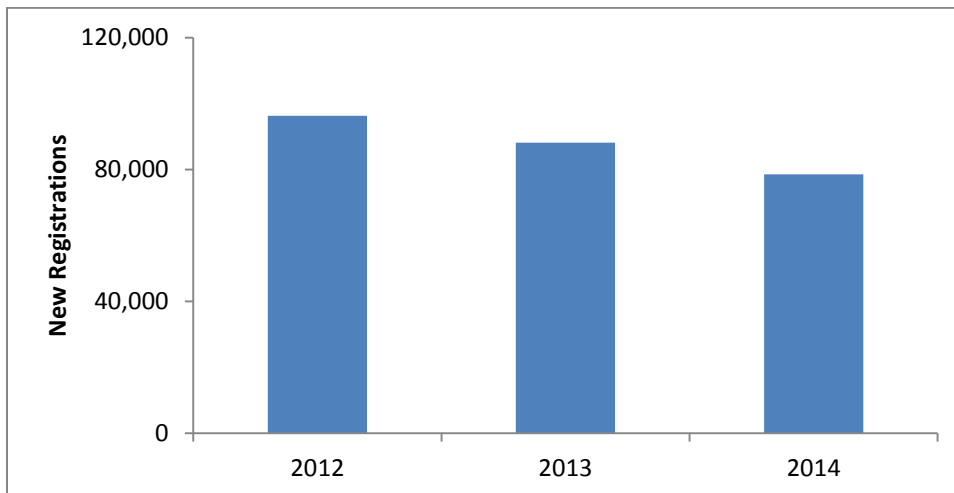
Change in Active MLO Registrations

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 2014.



**Federally Registered Mortgage Loan Originators
As of December 31, 2014**

State	Total	Annual percentage change
Alabama	6,554	0.9%
Alaska	660	8.9%
Arizona	10,348	-7.5%
Arkansas	4,018	25.2%
California	41,877	-3.7%
Colorado	8,132	1.2%
Connecticut	5,808	0.7%
Delaware	1,625	-9.5%
District of Columbia	1,074	2.6%
Florida	23,807	-3.4%
Georgia	9,055	-1.0%
Guam	113	-8.1%
Hawaii	1,874	-3.3%
Idaho	2,474	4.7%
Illinois	18,304	-1.6%
Indiana	8,385	1.8%
Iowa	5,474	0.9%
Kansas	4,433	-0.2%
Kentucky	6,196	-0.5%
Louisiana	6,046	2.5%
Maine	1,753	-1.7%
Maryland	6,825	-6.7%
Massachusetts	9,210	4.1%
Michigan	12,498	-5.1%
Minnesota	7,753	-6.6%
Mississippi	3,492	2.4%
Missouri	9,447	-7.0%

State	Total	Annual percentage change
Montana	1,456	-1.6%
Nebraska	3,434	-0.8%
Nevada	2,756	-18.6%
New Hampshire	1,603	2.0%
New Jersey	11,705	-1.1%
New Mexico	1,839	-0.3%
New York	25,605	1.7%
North Carolina	11,254	1.3%
North Dakota	1,141	3.1%
Ohio	17,279	-4.5%
Oklahoma	4,769	9.8%
Oregon	6,118	0.6%
Pennsylvania	18,503	2.0%
Puerto Rico	920	-2.7%
Rhode Island	1,681	3.6%
South Carolina	4,607	-5.5%
South Dakota	1,410	-1.2%
Tennessee	8,010	0.5%
Texas	25,645	-4.1%
Utah	4,098	1.1%
Vermont	817	-15.2%
Virgin Islands	110	3.8%
Virginia	10,986	-0.4%
Washington	9,377	0.6%
West Virginia	1,792	1.0%
Wisconsin	8,767	3.2%
Wyoming	983	3.5%

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