



2015 NMLS Mortgage Industry Report

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Conference of State Bank Supervisors
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2015 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

Contents

1. Report Summary
2. State-Licensed Companies and Individuals
3. Mortgage Call Report
4. Federally Registered Individuals

1. Report Summary

- During 2015, the number of state-licensed mortgage companies and individuals remained essentially flat, but the number of licenses held by MLOs grew by 13.5%.
- All state agencies saw net growth in the number of MLOs licensed by their agency.
- In the first quarter of 2015, mortgage originations by state-licensed MLOs reached their lowest point since the third quarter of 2011, but recovered somewhat during the rest of 2015.
- Federally registered institutions and mortgage loan originators remained flat in 2015.

¹ Unless otherwise noted, all figures cover activity from 2015, or statuses as of December 31, 2015.

2. State-Licensed Companies and Individuals

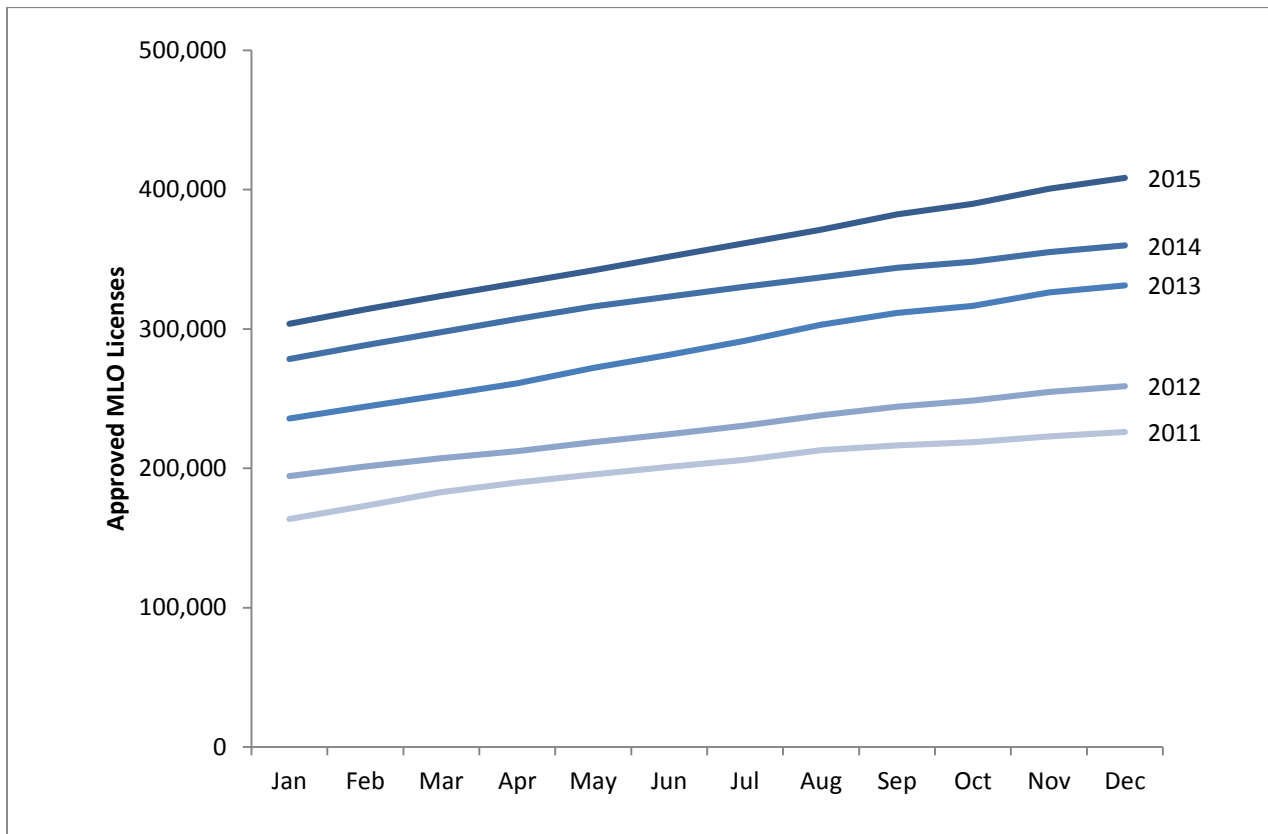
Most state-licensed companies and individuals operate in just one state, but the number of entities licensed in multiple states is growing while the number of companies and individuals licensed in just one state is shrinking. The total number of state-licensed MLOs grew 2.5 percent over the past year, while the total number of MLO licenses grew 13.5 percent. The average number of state licenses held by an MLO in 2015 was 3.0 licenses per MLO, up from 2.7 licenses per MLO in 2014.

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	16,004	-0.1%	37,856	4.0%
Mortgage Branches	21,182	2.3%	48,391	11.5%
MLOs	135,016	2.5%	408,542	13.5%

Change in Approved MLO Licenses

State licenses managed on NMLS are approved for a calendar year. On December 31 each year, 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 five years.



MLO License Growth and Attrition by State

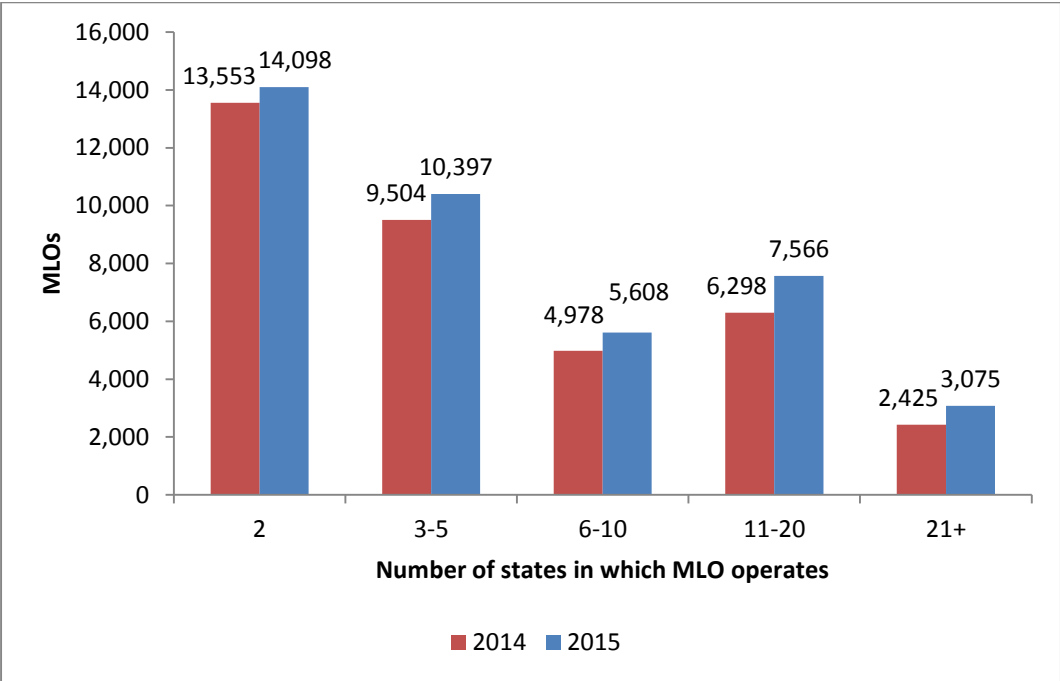
Over the past year, MLO populations grew in a most of the state agencies.

Agency	Licenses, 2014 year-end	Growth (applications submitted 2015)	% Growth	Attrition (withdrawn, expired 2015)	% Attrition	Licenses, 2015 year-end	% Net Growth
National	359,992	134,893	37%	(86,343)	(24%)	408,542	13%
AL	7,060	3,478	49%	(1,760)	(25%)	8,778	24%
AK	1,389	440	32%	(354)	(25%)	1,475	6%
AZ	8,250	3,955	48%	(2,325)	(28%)	9,880	20%
AR	2,454	977	40%	(744)	(30%)	2,687	9%
CA-DBO	24,906	7,347	29%	(4,852)	(19%)	27,401	10%
CA-BRE	19,047	1,977	10%	(2,320)	(12%)	18,704	(2%)
CO	9,016	2,794	31%	(1,908)	(21%)	9,902	10%
CT	5,815	3,081	53%	(1,596)	(27%)	7,300	26%
DE	3,017	1,209	40%	(738)	(24%)	3,488	16%
DC	3,209	1,626	51%	(682)	(21%)	4,153	29%
FL	19,729	5,609	28%	(3,297)	(17%)	22,041	12%
GA	9,246	4,694	51%	(3,334)	(36%)	10,606	15%
GU	-	6	-	(5)	-	1	-
HI	1,776	449	25%	(452)	(25%)	1,773	(0%)
ID	2,887	1,175	41%	(888)	(31%)	3,174	10%
IL	10,203	2,524	25%	(2,118)	(21%)	10,609	4%
IN-DFI	7,287	3,355	46%	(1,640)	(23%)	9,002	24%
IN-SOS	567	129	23%	(156)	(28%)	540	(5%)
IA	3,649	1,396	38%	(960)	(26%)	4,085	12%
KS	3,821	1,842	48%	(1,093)	(29%)	4,570	20%
KY	5,467	3,147	58%	(1,753)	(32%)	6,861	25%
LA	6,321	3,048	48%	(1,768)	(28%)	7,601	20%
ME	2,460	1,316	53%	(447)	(18%)	3,329	35%
MD	9,537	3,602	38%	(2,573)	(27%)	10,566	11%
MA	8,171	2,164	26%	(2,202)	(27%)	8,133	(0%)
MI	9,022	3,696	41%	(2,817)	(31%)	9,901	10%
MN	4,754	1,222	26%	(1,005)	(21%)	4,971	5%
MS	2,710	1,629	60%	(1,082)	(40%)	3,257	20%
MO	4,748	1,427	30%	(1,133)	(24%)	5,042	6%
MT	1,847	830	45%	(489)	(26%)	2,188	18%
NE	2,222	1,042	47%	(761)	(34%)	2,503	13%
NV	4,781	2,598	54%	(1,339)	(28%)	6,040	26%
NH	3,327	988	30%	(982)	(30%)	3,333	0%
NJ	12,696	4,011	32%	(2,892)	(23%)	13,815	9%
NM	3,903	1,918	49%	(902)	(23%)	4,919	26%
NY	7,055	2,202	31%	(1,957)	(28%)	7,300	3%
NC	10,293	4,091	40%	(2,637)	(26%)	11,747	14%
ND	1,984	740	37%	(429)	(22%)	2,295	16%
OH	9,731	5,446	56%	(2,537)	(26%)	12,640	30%
OK-DCC	3,920	2,308	59%	(996)	(25%)	5,232	33%
OR	6,925	3,684	53%	(1,539)	(22%)	9,070	31%

PA	12,927	4,390	34%	(2,918)	(23%)	14,399	11%
PR	433	86	20%	(75)	(17%)	444	3%
RI	2,528	851	34%	(650)	(26%)	2,729	8%
SC-BFI	5,360	1,654	31%	(1,185)	(22%)	5,829	9%
SC-DCA	482	107	22%	(165)	(34%)	424	(12%)
SD	1,854	1,032	56%	(536)	(29%)	2,350	27%
TN	8,061	3,440	43%	(2,238)	(28%)	9,263	15%
TX-OCCC	503	156	31%	(255)	(51%)	404	(20%)
TX-SML	18,949	6,974	37%	(4,235)	(22%)	21,688	14%
UT-DFI	222	137	62%	(132)	(59%)	227	2%
UT-DRE	4,641	937	20%	(708)	(15%)	4,870	5%
VT	1,570	480	31%	(344)	(22%)	1,706	9%
VI	109	15	14%	(23)	(21%)	101	(7%)
VA	13,019	5,779	44%	(3,556)	(27%)	15,242	17%
WA	13,650	5,157	38%	(3,001)	(22%)	15,806	16%
WV	1,994	549	28%	(531)	(27%)	2,012	1%
WI	6,601	2,787	42%	(1,551)	(23%)	7,837	19%
WY	1,887	1,190	63%	(778)	(41%)	2,299	22%

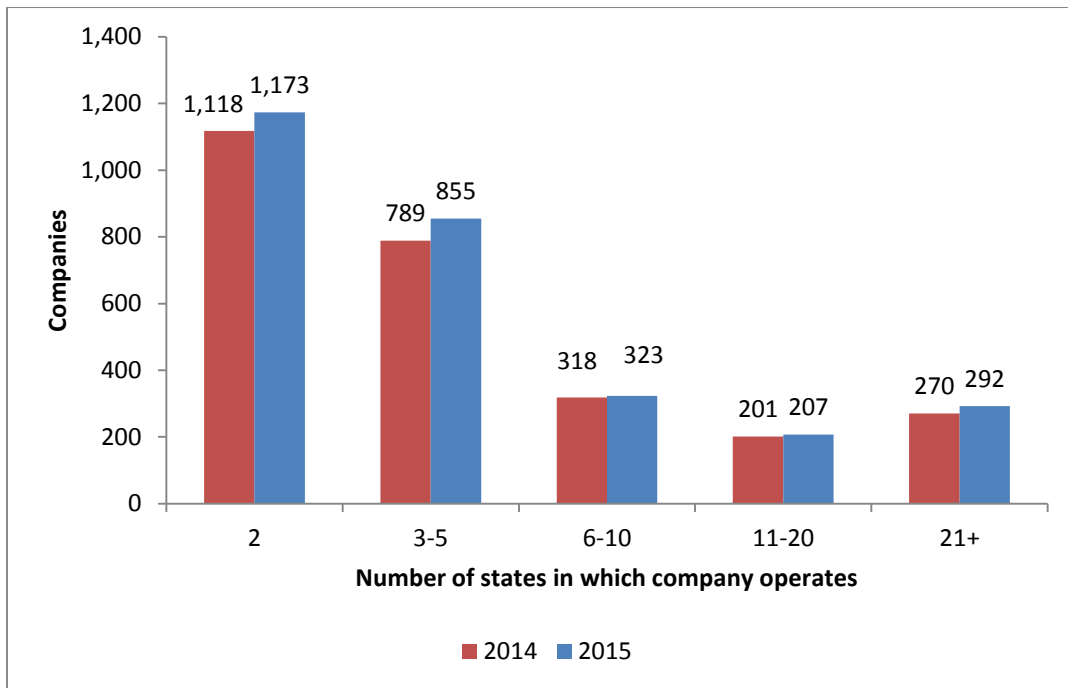
MLOs Operating in More than One State

While the number of state-licensed MLOs operating in just one state declined by 1 percent in 2015, the number operating in more than 10 states increased by 22 percent.



Companies Operating in More than One State

State-licensed companies operating in just one state declined by 1 percent, while companies operating in more than 10 states increased by 6 percent.



**2015 Mortgage Licensing Activities
Company Licenses ¹**

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	82	76	-	2	-	22	29
Alaska	47	38	-	7	-	9	7
Arizona	129	97	-	25	-	47	39
Arkansas	47	33	-	6	-	22	4
California BRE	799	585	1	31	-	-	666
California DBO	203	210	1	92	32	51	-
Colorado	162	160	-	1	-	26	61
Connecticut	129	127	-	19	1	51	28
Delaware	47	51	-	4	-	24	8
District of Columbia	61	59	-	4	-	47	11
Florida	406	361	7	39	-	89	110
Georgia	147	118	-	20	-	46	24
Guam	5	4	-	-	-	-	-
Hawaii	66	52	(2)	7	-	1	32
Idaho	64	43	-	21	-	20	6
Illinois	96	105	-	20	14	54	31
Indiana DFI	50	43	-	8	-	21	4
Indiana SOS	22	15	-	-	-	6	14
Iowa	99	90	-	3	-	35	13
Kansas	63	60	-	5	1	34	2
Kentucky	48	42	-	1	2	19	12
Louisiana	84	71	-	3	-	23	24
Maine	33	27	-	2	-	12	20
Maryland	116	95	-	17	-	43	25
Massachusetts	107	46	-	69	-	38	16
Michigan	150	129	-	14	-	61	30
Minnesota	89	85	-	9	-	29	22
Mississippi	45	38	-	4	-	22	8
Missouri	73	64	-	9	-	27	11
Montana	44	37	-	2	-	16	9
Nebraska	49	39	-	5	-	24	2
Nevada	66	37	-	17	-	30	2
New Hampshire	25	34	-	1	-	17	13
New Jersey	61	64	-	3	-	26	32
New Mexico	31	26	-	2	-	18	12
New York	57	26	-	10	-	76	78
North Carolina	98	76	1	36	-	38	14
North Dakota	62	57	-	-	-	17	4
Ohio	120	86	1	16	-	40	18
Oklahoma DCC	60	62	-	1	-	34	18
Oregon	91	88	-	6	-	28	21
Pennsylvania	93	97	-	3	-	53	30
Puerto Rico	7	5	-	-	-	6	5
Rhode Island	117	63	-	6	-	31	-
South Carolina BFI	70	59	-	5	-	26	8
South Carolina DCA	31	30	-	4	-	6	7
South Dakota	36	29	-	4	-	10	5
Tennessee	77	66	1	5	-	9	39

**2015 Mortgage Licensing Activities
Company Licenses ¹**

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Texas SML	281	187	-	59	-	51	92
Utah DFI	15	12	-	-	-	-	-
Utah DRE	85	74	-	2	-	20	41
Vermont	98	81	-	20	-	37	-
Virgin Islands	5	5	-	1	-	-	2
Virginia	115	95	-	29	5	66	-
Washington	104	93	-	25	-	81	11
West Virginia	63	45	-	9	-	18	12
Wisconsin	54	58	-	9	-	41	11
Wyoming	28	29	-	4	-	21	3
National	5,512	4,584	12	726	55	1,719	1,746

Notes

1. Texas OCCC did not manage mortgage company licensing through NMLS in 2015Q4.
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.

**2015 Mortgage Licensing Activities
Individual MLO Licenses ¹**

State Agency	New Applications	Applications Processed			License Expirations		
		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	3,478	3,332	4	201	-	183	1,432
Alaska	440	391	3	27	-	33	273
Arizona	3,955	3,031	2	379	-	117	1,297
Arkansas	977	975	-	36	-	695	90
California BRE	1,977	1,197	7	562	1	1	2,119
California DBO	7,347	7,478	6	369	-	270	4,740
Colorado	2,794	2,330	2	320	1	16	1,441
Connecticut	3,081	2,773	3	186	-	142	1,192
Delaware	1,209	1,172	1	95	-	187	540
District of Columbia	1,626	1,623	-	14	-	73	611
Florida	5,609	5,295	234	372	2	264	2,728
Georgia	4,694	3,565	24	649	-	552	1,659
Guam	6	1	-	-	-	-	-
Hawaii	449	317	(1)	30	-	28	292
Idaho	1,175	921	3	207	-	141	518
Illinois	2,524	2,491	6	79	4	149	1,955
Indiana DFI	3,355	3,373	-	63	-	158	1,501
Indiana SOS	129	96	2	23	-	6	124
Iowa	1,396	1,379	2	17	-	76	878
Kansas	1,842	1,686	29	84	-	89	858
Kentucky	3,147	2,957	-	161	1	1,277	330
Louisiana	3,048	2,902	-	22	-	141	1,493
Maine	1,316	1,321	-	4	-	46	408
Maryland	3,602	3,016	2	506	-	191	1,811
Massachusetts	2,164	1,882	1	310	-	172	1,774
Michigan	3,696	3,151	2	546	-	325	2,010
Minnesota	1,222	1,174	3	55	-	82	879
Mississippi	1,629	1,513	-	90	-	896	107
Missouri	1,427	1,391	4	109	-	97	1,003
Montana	830	740	1	36	-	51	349
Nebraska	1,042	813	5	126	-	63	469
Nevada	2,598	2,087	-	201	1	57	772
New Hampshire	988	873	1	90	3	680	214
New Jersey	4,011	3,523	2	519	2	223	2,184
New Mexico	1,918	1,843	3	24	-	79	750
New York	2,202	1,505	11	523	-	130	1,154
North Carolina	4,091	3,842	5	240	-	269	2,164
North Dakota	740	733	-	8	-	43	385
Ohio	5,446	5,253	17	256	-	303	2,047
Oklahoma DCC	2,308	2,300	-	15	-	196	807
Oregon	3,684	3,472	1	158	1	125	1,202
Pennsylvania	4,390	4,195	2	170	-	324	2,448
Puerto Rico	86	84	-	3	-	9	62
Rhode Island	851	833	2	19	-	66	589
South Carolina BFI	1,654	1,543	-	117	-	122	952
South Carolina DCA	107	79	-	31	-	7	138
South Dakota	1,032	942	-	24	-	50	404
Tennessee	3,440	3,111	89	22	-	199	1,733

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Individual MLO Licenses ¹**

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		Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Texas OCCC	156	103	5	96	-	6	196
Texas SML	6,974	5,983	45	629	-	337	2,907
Utah DFI	137	84	1	41	-	4	58
Utah DRE	937	875	3	19	1	72	584
Vermont	480	441	-	40	-	35	276
Virgin Islands	15	19	-	2	-	2	23
Virginia	5,779	5,118	1	648	-	301	2,595
Washington	5,157	4,884	3	150	1	227	2,527
West Virginia	549	480	-	33	-	37	431
Wisconsin	2,787	2,881	1	112	-	143	1,512
Wyoming	1,190	900	40	147	-	65	423
National	134,893	122,272	578	10,015	18	10,632	64,418

Notes

1. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.

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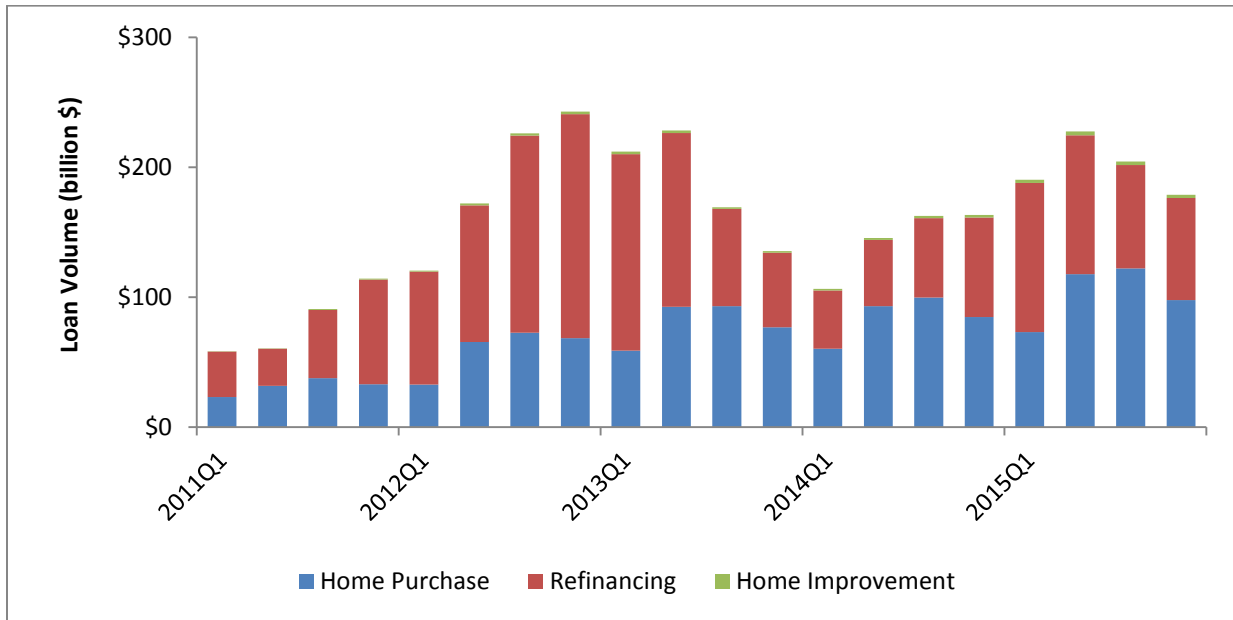
Terminated-Status assigned when a regulator expires a license/registration.

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.

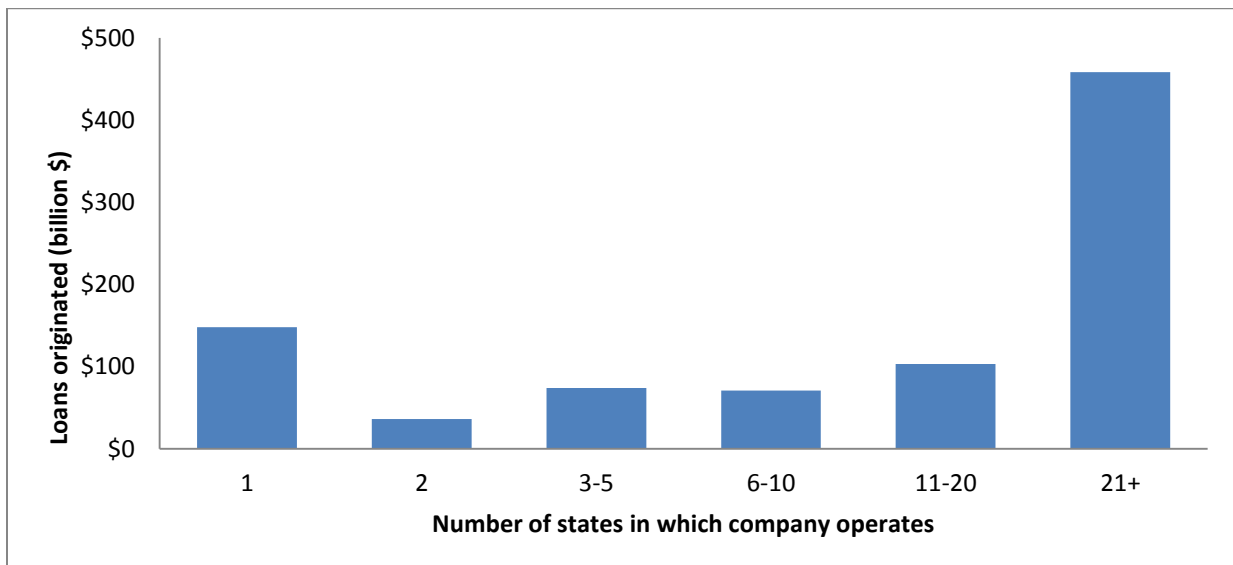
Loan Originations by Purpose

Forward loan originations reported by state-licensed companies have decreased by 12.5 percent since last quarter, but have increased by 9.5 percent over the year. The over-the-quarter decrease is mainly the result of lower purchases, which decreased by 19.9 percent.



Loan Origination by Number of States in which the Company Operates

Companies operating in one state originated 17% of loans reported in NMLS Mortgage Call Reports for 2015. Companies who operate in over 20 states originated 51% of the total.



2015 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	\$1,644,839,740	6,113	\$3,649,043	27	\$881,996,045	3,673
AL	\$3,613,602,290	23,213	\$46,186,735	465	\$2,843,063,137	17,422
AR	\$919,161,648	6,801	\$11,999,307	94	\$816,874,517	5,896
AZ	\$16,812,069,502	82,161	\$263,606,331	1,360	\$12,517,304,374	61,208
CA	\$91,201,576,843	255,473	\$4,652,735,946	13,759	\$141,213,211,908	404,569
CO	\$19,849,363,341	69,616	\$651,352,574	2,645	\$17,354,113,501	67,871
CT	\$4,549,328,654	18,702	\$87,253,999	286	\$4,248,304,750	15,448
DC	\$2,054,329,387	4,567	\$45,368,526	116	\$1,799,177,317	4,531
DE	\$1,751,391,207	7,709	\$17,881,298	92	\$1,142,198,038	5,275
FL	\$32,594,835,169	160,311	\$355,941,381	1,778	\$15,963,648,259	80,052
GA	\$12,178,553,670	61,905	\$122,769,347	659	\$9,228,016,267	49,183
GU	\$235,000	1	\$115,000	1	\$1,504,638	14
HI	\$3,279,218,075	7,631	\$124,864,208	292	\$3,054,698,836	7,418
IA	\$1,154,830,224	7,851	\$25,999,097	314	\$903,724,219	6,468
ID	\$2,454,703,680	14,925	\$58,472,056	414	\$1,412,003,464	8,126
IL	\$14,097,462,120	64,212	\$278,702,137	1,293	\$14,005,027,281	57,661
IN	\$6,086,134,190	41,405	\$84,979,625	748	\$3,568,571,651	23,970
KS	\$1,418,076,996	8,584	\$28,207,204	192	\$1,300,026,004	8,116
KY	\$2,997,971,924	20,177	\$25,243,378	208	\$1,935,279,307	12,569
LA	\$3,941,210,938	22,775	\$31,459,398	454	\$2,414,521,436	14,358
MA	\$11,390,413,721	36,327	\$407,359,701	1,361	\$12,154,257,027	40,580
MD	\$12,806,919,967	44,032	\$302,003,275	1,140	\$12,541,095,170	43,724
ME	\$1,376,200,056	7,025	\$18,137,163	110	\$931,544,074	4,842
MI	\$8,394,001,795	55,101	\$191,438,492	1,340	\$7,963,293,695	48,431
MN	\$6,832,513,119	33,427	\$210,434,982	953	\$5,244,034,188	25,216
MO	\$2,268,737,586	14,146	\$75,523,070	470	\$2,493,134,043	16,141
MS	\$982,550,829	7,306	\$8,532,866	249	\$871,169,860	6,243
MT	\$598,671,826	2,949	\$8,812,874	47	\$616,637,159	3,196
NC	\$11,371,371,083	58,763	\$153,066,044	771	\$7,662,223,794	41,083
ND	\$425,890,266	2,120	\$5,119,675	45	\$332,201,267	1,788
NE	\$905,678,188	5,725	\$13,991,266	108	\$668,547,987	4,524
NH	\$2,364,376,244	10,601	\$47,014,705	219	\$1,700,429,019	7,717
NJ	\$14,534,746,160	52,073	\$360,956,276	1,215	\$14,204,558,632	50,207
NM	\$2,055,591,655	12,393	\$59,482,179	379	\$1,554,510,845	8,831
NV	\$7,796,063,883	34,983	\$185,192,951	1,175	\$5,020,326,989	24,549
NY	\$14,884,828,359	55,170	\$146,429,991	540	\$11,205,036,738	37,995
OH	\$7,129,956,776	47,813	\$92,067,142	772	\$4,711,720,498	31,139
OK	\$2,853,970,317	17,964	\$57,806,889	384	\$1,418,232,502	9,292
OR	\$9,483,290,630	38,644	\$374,168,537	1,761	\$6,428,214,290	27,869
PA	\$12,294,487,561	63,907	\$236,686,505	1,338	\$8,387,219,193	43,634
PR	\$520,875,323	4,411	\$4,621,568	41	\$225,473,048	1,997
RI	\$1,228,081,978	6,085	\$18,485,714	94	\$986,015,663	4,544
SC	\$5,881,672,340	32,644	\$62,683,694	295	\$3,112,492,549	17,354
SD	\$394,523,678	2,283	\$15,238,543	88	\$258,688,307	1,580
TN	\$6,649,310,211	39,041	\$97,249,921	706	\$4,472,114,642	26,508
TX	\$41,882,134,353	205,354	\$679,745,711	5,390	\$19,568,532,049	103,127
UT	\$8,581,997,491	40,483	\$279,403,084	1,239	\$6,173,939,074	27,293
VA	\$15,364,010,082	53,573	\$224,559,918	873	\$15,046,916,203	53,428
VI	\$55,018,781	166	-	-	\$31,146,095	129
VT	\$470,169,748	2,210	\$10,429,575	176	\$421,991,154	2,075
WA	\$17,208,467,008	63,493	\$355,614,336	1,590	\$14,909,225,513	55,333
WI	\$3,603,941,141	21,183	\$120,094,322	704	\$3,588,895,391	19,303
WV	\$861,992,600	6,021	\$5,360,401	63	\$563,027,453	3,797
WY	\$549,254,704	\$2,819	\$4,860,682	\$36	\$461,488,421	\$2,302

Does not include Reverse loans.

2015 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	\$2,540,581,828	9,856	\$257,770	647	15	3
AL	\$6,571,466,001	41,723	\$157,502	4,761	9	3
AR	\$1,778,054,691	13,074	\$135,999	1,622	8	4
AZ	\$29,897,804,140	146,323	\$204,327	6,870	21	9
CA	\$240,094,908,559	683,741	\$351,149	30,427	22	11
CO	\$38,147,516,727	141,447	\$269,695	6,524	22	10
CT	\$8,983,867,665	34,891	\$257,484	3,566	10	4
DC	\$4,007,569,297	9,552	\$419,553	1,771	5	2
DE	\$2,935,544,463	13,212	\$222,188	1,571	8	3
FL	\$49,556,140,702	246,047	\$201,409	13,248	19	9
GA	\$21,676,576,216	112,797	\$192,173	7,294	15	7
GU	\$1,854,638	16	\$115,915	1	16	16
HI	\$6,503,109,237	15,470	\$420,369	1,051	15	6
IA	\$2,109,269,642	14,855	\$141,991	1,762	8	3
ID	\$3,964,084,850	23,738	\$166,993	1,554	15	5
IL	\$28,526,399,368	124,206	\$229,670	7,081	18	7
IN	\$9,806,477,292	66,696	\$147,032	5,384	12	4
KS	\$2,769,822,908	17,114	\$161,845	2,129	8	3
KY	\$4,998,888,884	33,300	\$150,117	3,380	10	4
LA	\$6,471,398,473	38,219	\$169,324	3,561	11	4
MA	\$24,098,174,499	78,884	\$305,489	5,112	15	5
MD	\$25,805,218,077	89,668	\$287,786	7,355	12	5
ME	\$2,364,054,385	12,190	\$193,934	1,444	8	3
MI	\$16,641,292,893	105,590	\$157,603	6,868	15	6
MN	\$12,349,150,385	59,964	\$205,943	3,360	18	8
MO	\$4,882,351,877	31,128	\$156,848	3,106	10	6
MS	\$1,896,017,429	14,126	\$134,222	1,915	7	3
MT	\$1,259,961,247	6,381	\$197,455	819	8	3
NC	\$19,330,348,938	101,595	\$190,269	6,988	15	6
ND	\$769,350,247	3,998	\$192,434	718	6	2
NE	\$1,603,664,879	10,498	\$152,759	1,048	10	3
NH	\$4,137,730,345	18,702	\$221,245	1,933	10	3
NJ	\$29,405,879,024	104,903	\$280,315	8,760	12	5
NM	\$3,730,502,031	21,947	\$169,978	2,510	9	3
NV	\$13,103,010,047	61,281	\$213,818	3,491	18	7
NY	\$26,888,856,818	96,028	\$280,011	4,991	19	9
OH	\$12,035,406,752	80,590	\$149,341	5,483	15	6
OK	\$4,384,895,820	28,129	\$155,885	2,420	12	4
OR	\$16,425,288,746	68,988	\$238,089	5,206	13	5
PA	\$21,123,844,394	110,394	\$191,350	8,863	12	5
PR	\$784,877,487	6,850	\$114,581	279	25	19
RI	\$2,246,546,665	10,802	\$207,975	1,243	9	3
SC	\$9,180,372,598	51,039	\$179,870	3,559	14	6
SD	\$675,614,813	4,010	\$168,482	605	7	2
TN	\$11,322,556,272	67,128	\$168,671	5,579	12	5
TX	\$62,615,391,994	317,386	\$197,285	14,180	22	10
UT	\$15,197,656,283	69,707	\$218,022	3,061	23	9
VA	\$30,823,958,319	108,933	\$282,963	8,995	12	4
VI	\$86,481,989	296	\$292,169	16	19	16
VT	\$914,949,464	4,550	\$201,088	608	7	2
WA	\$32,739,167,601	121,557	\$269,332	8,969	14	5
WI	\$7,359,116,686	41,560	\$177,072	3,872	11	3
WV	\$1,452,918,368	10,064	\$144,368	1,086	9	3
WY	\$1,027,875,997	5,218	\$196,987	804	6	2

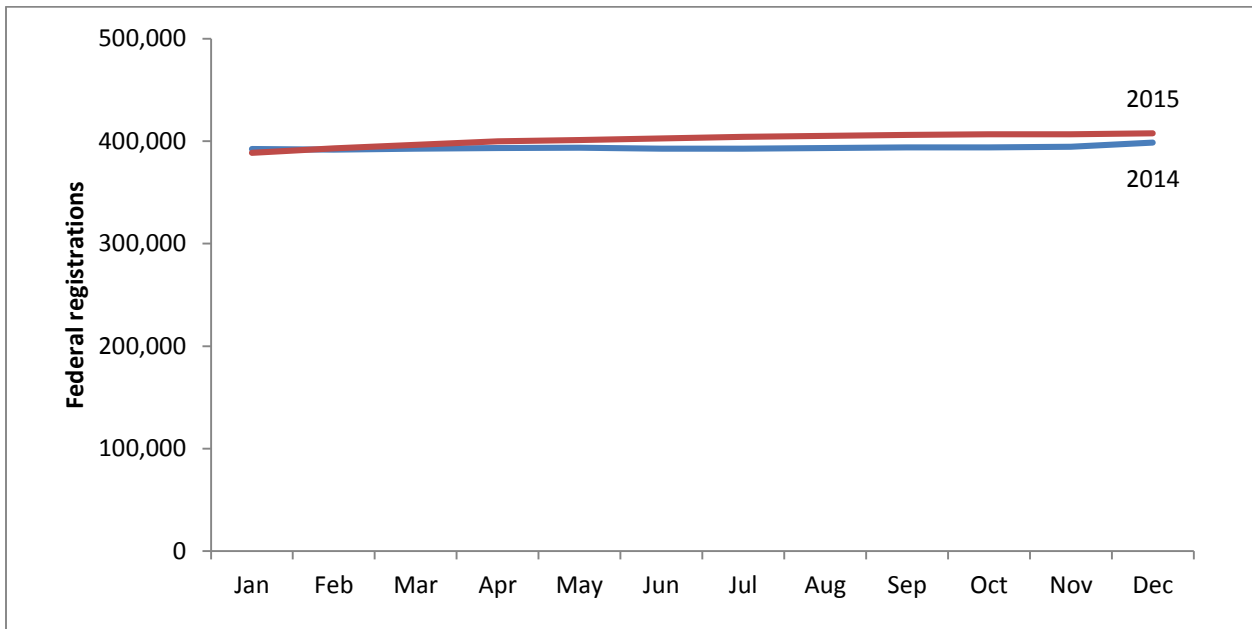
4. Federally Registered Mortgage Loan Originators

Throughout 2015, the number of Institutions and MLOs in the NMLS Federal Registry changed very little.

Registrant Type	Entities	Annual Growth
Institutions	10,220	-3%
MLOs	407,529	2%

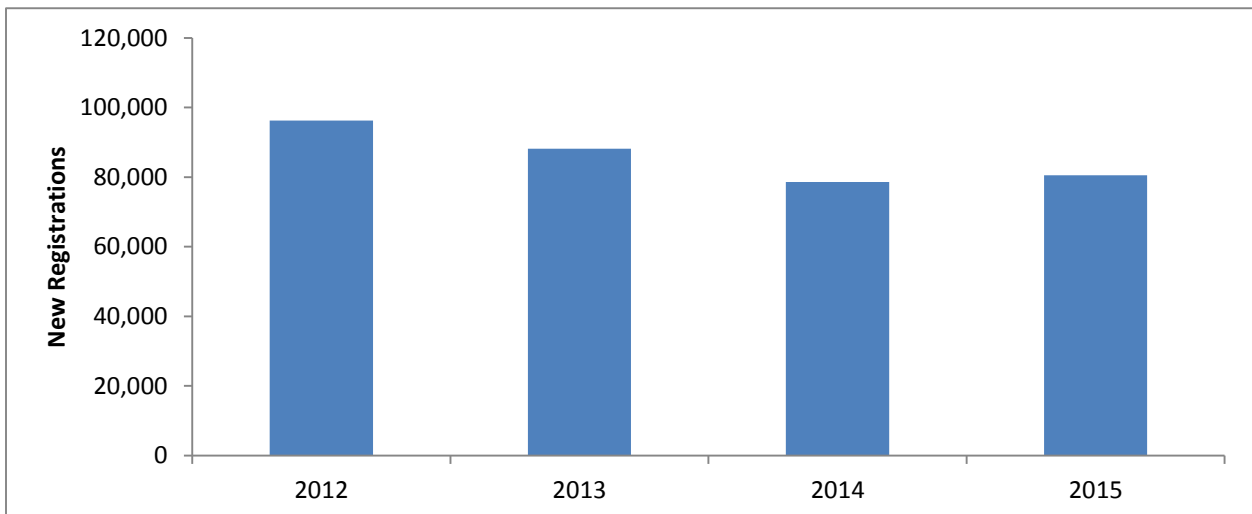
Change in Active MLO Registrations

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 increased slightly in 2015.



Federally Registered Mortgage Loan Originators
As of December 31, 2015

State	Total	Annual percentage change
Alabama	6,677	2.9%
Alaska	715	11.9%
Arizona	10,250	0.9%
Arkansas	4,158	4.0%
California	41,822	0.7%
Colorado	8,258	2.8%
Connecticut	5,795	1.1%
Delaware	1,448	-8.5%
District of Columbia	1,122	9.9%
Florida	25,055	5.8%
Georgia	9,460	5.5%
Guam	117	5.4%
Hawaii	1,951	5.2%
Idaho	2,601	6.8%
Illinois	18,132	0.4%
Indiana	8,418	1.9%
Iowa	5,597	3.6%
Kansas	4,316	0.0%
Kentucky	6,161	1.0%
Louisiana	6,165	2.6%
Maine	1,786	2.8%
Maryland	6,808	1.9%
Massachusetts	9,508	4.4%
Michigan	12,930	4.7%
Minnesota	7,712	0.7%
Mississippi	3,619	4.5%
Missouri	9,277	-0.8%

State	Total	Annual percentage change
Montana	1,501	3.8%
Nebraska	3,470	2.2%
Nevada	2,746	0.3%
New Hampshire	1,727	9.1%
New Jersey	12,115	6.6%
New Mexico	1,775	-1.7%
New York	25,556	0.9%
North Carolina	12,002	7.5%
North Dakota	1,170	5.0%
Ohio	17,030	0.3%
Oklahoma	4,716	-0.4%
Oregon	6,063	0.6%
Pennsylvania	18,302	0.1%
Puerto Rico	824	-9.4%
Rhode Island	1,769	7.4%
South Carolina	4,799	5.1%
South Dakota	1,382	0.4%
Tennessee	8,168	2.7%
Texas	25,368	-0.5%
Utah	4,206	4.1%
Vermont	797	-2.1%
Virgin Islands	86	-4.4%
Virginia	11,167	3.6%
Washington	9,421	1.1%
West Virginia	1,795	1.7%
Wisconsin	8,832	1.6%
Wyoming	981	1.7%

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