

NMLS Mortgage Industry Report 2018Q4 Update

NMLS Mortgage Industry Report: 2018Q4 Update

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 MLOs.¹

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1. Mortgage Entities in NMLS

State-Licensed Entities

Туре	Unique Entities	Licenses
Company	17,572	45,194
Branch	25,179	66,092
Individual	165,240	594,041

NOTE: Includes companies holding an approved state license or a state registration through NMLS. License counts include separate licenses required for other trade names required in certain states and multiple licenses for different authorities (e.g., lender and broker) required in certain states.

Federally Registered Entities

Туре	Unique Entities
Company	9,196
Individual	415,291

Dual Entities

A few companies and MLOs hold both an approved state license and an active federal registration.

Туре	Unique Entities		
Company	88		
Individual	6,957		

¹ Unless otherwise noted, all figures cover activity from 2018Q4, or statuses as of December 31, 2018.

2. State-Licensed Mortgage Entities¹, December 31, 2018

State Agency Companies December Companies December Companies Com		COMPANY			BRANCH		N	/ILO	
Alaska 207 5.15k 18 322 2.553 1.11k 174 10.9 Arkansas 397 5.0% 482 3.029 18,642 7.3% 6,018 17.3 Arkansas 397 5.0% 25 7.17 4,758 4.8% 280 13.6 California DRE 6,384 1.0% 6,310 1,084 19,280 0.8% 17,519 2.5 Colorado 1,651 14.2% 596 -3 17,350 8.5% 3,619 9.7 Connecticut 660 3.0% 140 834 9,182 0.1% 980 12.1 Delavare 398 1.0% 18 740 5,398 1.9% 272 11.5 District of Columbia 530 4.3% 6 845 1,769 1.21 1.9 Biorida 2,303 13.10% 1,466 4,243 37,902 14.1% 10.9 Georpia 1,171 6.4%	State Agency	Companies	percentage		Branches	MLOs	percentage		
Arzona 981 991% 482 3,029 18,642 7,3% 6,018 17.3 Arkansas 397 5.0% 25 717 4,758 4.8% 280 13.6 California DRE 6,384 1.0% 6,310 1.084 19,280 0.8% 17,519 2.6 California DBO 1,316 9,7% 585 6,640 39,924 4.5% 14,626 24.2 Colorado 1,651 14.2% 596 4 17,759 0.85% 6,640 39,924 4.5% 14,626 24.2 Colorado 1,651 14.2% 596 4 17,350 8.3% 3,619 9.7 Connecticut 660 3.0% 140 834 9,182 0.1% 980 12.1 Delaware 398 1.0% 18 740 5,398 1.19% 272 11.5 District of Columbia 530 4.3% 6 845 5,522 0.2% 68 9.2 Florida 2,203 13.0% 14,66 42,43 37,502 14,13% 10,841 10.99 6 eergja 1,171 6.4% 482 648 17,699 13.7% 3331 14.3 Guam 18 5.9% 3 32 8 0.0% 7 18 Hawaii 350 2.3% 102 249 2,928 1.1,5% 797 9.6 floidaho 366 10.6% 37 748 5,254 9.6% 653 9.6 lilhonb 366 10.6% 37 748 5,254 9.6% 653 9.6 lilhonb 360 10.6% 37 748 5,254 9.6% 653 9.6 lilhonb 360 10.6% 37 748 5,254 9.6% 653 9.6 lilhonb 360 10.6% 37 748 5,254 9.6% 653 9.6 lilhonb 360 10.6% 37 748 5,254 9.6% 653 9.6 lilhonb 360 12.5 S.8% 8 51 11 619 13.0% 12.2 6.6 lowa 622 3.0% 103 953 6,946 6.1% 228 12.2 6.6 lowa 622 3.0% 103 953 6,946 6.1% 228 12.3 2.6 lowa 622 3.0% 103 953 6,946 6.1% 228 12.3 2.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 6,946 6.1% 228 11.6 lowa 622 3.0% 103 953 1.6 lowa 622 3.0% 103 953 1.3 lowa	Alabama	603	1.5%	109	1,022	12,067	5.2%	975	16.0
Arkansas 397 5.0% 25 717 4.758 4.89 280 13.6 California DBC 6,340 1.084 6.310 1.084 19.280 0.8% 17.39 2.6 California DBC 1,316 9.7% 585 6.640 39.924 4.5% 14.626 24.2 Colorado 1,651 1.42% 596 3.4 17,350 8.87% 3,619 9.7 Connecticut 660 3.0% 1400 834 91.82 0.1% 980 12.1 Delaware 388 1.0% 140 834 91.82 0.1% 980 12.1 Delaware 388 1.0% 140 834 91.82 0.1% 980 12.1 Delaware 388 1.0% 140 834 91.82 0.1% 980 12.1 Delaware 388 1.0% 140 834 91.82 0.1% 980 12.1 Delaware 388 1.0% 140 18 740 5.398 1.9% 272 11.5 District of Columbia 530 4.3% 6 845 5,622 0.7% 68 9.2 Califordia 2.903 13.0% 1.466 4.243 37.502 14.1% 10.841 10.9.9 Ceorgia 1,171 6.4% 482 648 17.699 13.7% 3.331 14.3 Giam 18 5.9% 432 2.8 0.0% 7 18.8 Hawaii 350 2.3% 102 249 2.228 1.5% 797 9.6 Idahoh 366 10.6% 37 748 5,524 9.6% 653 9.6 Illinois 877 5.7% 301 662 17,773 6.8% 3,897 18.3 Indiana DFI 393 0.0% 26 3.4 11.1 619 13.0% 213 2.6 Illinois 877 5.7% 301 662 17,773 6.8% 3,897 18.3 Indiana DFI 393 0.0% 26 3.4 13.936 10.2% 1.246 2.66 Indiana SCS 182 3.8% 103 953 6,946 6.1% 285 16.6 Kansas 529 2.3% 103 953 6,946 6.1% 285 16.6 Kansas 529 2.3% 173 902 7.551 3.9% 741 16.3 Kentucky 516 4.5% 76 994 7.402 4.11 9.953 17.3 Louisiana 572 7.1% 173 1.085 10.659 8.2% 1.093 14.3 Maine 406 10.6% 33 7 80 91 15.56 15.6% 11.56 15.5% 11.56 15.6% 11.56 15.6% 11.56 15.6% 11.56 15.6% 11.56 15.6% 11.56 15.6% 11.56 15.6% 11.56 15.6% 11.56 15.6% 11.56 15.6% 11.	Alaska	207	5.1%	18	322	2,553	-1.1%	174	10.9
California DRE 6,384 1,0% 6,310 1,084 19,280 0.8% 17,519 2,6 California DRO 1,316 9,7% 585 6,640 39,924 4.5% 14,626 24.2 Colorado 1,651 14,2% 596 -3 17,350 8.5% 3,619 9.7 Connecticut 660 3,0% 140 834 9,182 0.0% 980 12.1 Delaware 398 1,0% 18 740 5,398 1.0% 272 11.5 District of Columbia 530 4,3% 6 845 5,622 0.7% 68 9.2 Elorida 2,93 13,171 6.4% 482 648 17,699 13,378 33,331 14.3 Gourgia 1,171 6.4% 482 648 17,699 13,7% 33,331 14.3 Gourgia 1,171 6.4% 482 648 17,699 13,7% 33,331 14.3 <td>Arizona</td> <td>981</td> <td>9.1%</td> <td>482</td> <td>3,029</td> <td>18,642</td> <td>7.3%</td> <td>6,018</td> <td>17.3</td>	Arizona	981	9.1%	482	3,029	18,642	7.3%	6,018	17.3
California DBO 1.316 9.7% 585 6,640 39.924 4.5% 14,626 24.2 Colorado 1,651 14.2% 596 3-9 17,350 8.5% 3,619 9.7 Connecticut 660 3.0% 140 834 9,182 0.1% 980 1.21 Delaware 398 1.0% 18 740 5,582 0.7% 68 9.2 Elorida 2.903 13.0% 1,466 4,243 37,502 14.1% 10,841 10.98 Georgia 1.17 6.4% 482 648 17,699 13.7% 3,331 11.3 Guam 18 5.5% 3 3 32 8 0.0% 7 1.8 Hawaii 350 2.3% 102 249 2,228 1.5% 979 9.6 Illinois 8.77 5.7% 301 662 17,773 6.8% 3,897 18.3 Indiana DFI	Arkansas	397	5.0%	25	717	4,758	4.8%	280	13.6
Colorado 1,651 14.2% 596 3 17,350 8.5% 3,619 9.7 Connecticut 660 3.0% 140 834 9,182 0.1% 980 12.1 District of Columbia 530 4.3% 6 845 5,622 0.7% 68 9.2 Florida 2,903 13.0% 1,466 4.243 37,502 14.1% 10,841 10.9% Georgia 1,171 6.6% 482 668 17,699 13.7% 3,331 14.3 Guam 18 5.9% 3 3.2 8 0.0% 7 1.8 Hawaii 350 2.3% 102 249 2,228 1.5% 797 9.6 Idaho 366 10.6% 37 748 5,254 9.6% 653 9.6 Idaho 366 10.6% 37 748 5,254 9.6% 653 9.6 Idaho 366 10.6% 37 748 5,254 9.6% 653 8.6 Idiana DFI 393 0.0% 26 3 13,96 10.2% 1,246 26.6 Idiana SOS 182 5.8% 85 11 619 13.0% 213 2.8 Iowa 622 3.0% 103 953 6,946 6.1% 285 16.6 Kansas 529 2.3% 37 902 7,551 3.9% 741 16.3 Louisiana 572 713% 173 1,085 10,659 8.2% 1,093 14.3 Maire 406 16.6% 437 178 1,137 1,016 1.7% 1,776 16.9 Massachusetts 519 6.1% 178 1,137 1,016 1.7% 1,776 16.9 Michigan 848 5.6% 350 3 3,390 7.4% 4,897 14.4 Minnesta 676 7.6% 338 695 4,233 2.3 4.10 10.7 Mississippi 395 5.9% 38 695 4,233 2.3 8.7 4.8 Minnesta 360 7.7% 33 422 3,505 5.0% 171 9.6 Montana 309 7.7% 33 422 3,505 5.0% 171 9.6 Montana 309 7.7% 33 422 3,505 5.0% 171 9.6 Montana 309 7.7% 33 422 3,505 5.0% 171 9.6 Montana 309 7.7% 33 422 3,505 5.0% 171 9.6 Montana 309 7.7% 33 422 3,505 5.0% 171 9.6 Montana 309 7.7% 33 422 3,505 5.0% 171 9.6 Montana 309 7.7% 33 422 3,505 5.0% 171 9.6 Montana 309 7.7% 33 422 3,505 5.0% 171 9.6 Montana 309 7.7% 33 422 3,505 5.0% 171 9.6 Montana 309 7.7% 33 422 3,505 5.0% 171 9.6 Montana 309 7.7% 33 422 3,505 5.0% 171 9.6 Montana 658	California DRE	6,384	1.0%	6,310	1,084	19,280	0.8%	17,519	2.6
Connecticut 660 3.0% 140 834 9,182 0.1% 980 12.1	California DBO	1,316	9.7%	585	6,640	39,924	4.5%	14,626	24.2
Delaware 398 1.0% 18 740 5,398 1.9% 272 11.5 District of Columbia 530 4.3% 6 845 5,622 -0.7% 68 9.2 Florida 2,903 13.0% 1,466 4,243 37,502 14.1% 10,841 10.9° Georgia 1,171 6.4% 482 648 17,699 13.7% 3,331 14.3 Guam 18 5.5% 3 32 8 0.0% 7 1.8 Hawaii 350 2.3% 102 249 2,928 1.5% 97 9.6 Idaho 366 10.6% 37 748 5,254 9.6% 6653 9.6 Idaho 366 10.6% 37 748 5,254 9.6% 6653 9.6 Idaho 393 0.0% 26 -3 13,396 10.2% 1.24 2.6 Indians DS 132 5.8%	Colorado	1,651	14.2%	596	_5	17,350	8.5%	3,619	9.7
District of Columbia 530	Connecticut	660	3.0%	140	834	9,182	0.1%	980	12.1
Florida	Delaware	398	1.0%	18	740	5,398	1.9%	272	11.5
Georgia 1,171 6.4% 482 648 17,699 13.7% 3,331 14.3 Guam 18 5.9% 3 32 8 0.0% 7 1.8 Hawaii 350 2.3% 102 249 2,288 1.5% 797 9.6 foldaho 366 10.6% 37 748 5,254 9.6% 653 9.6 lillnois 877 5,7% 301 662 17,773 6.8% 3.897 18.3 indiana DFI 393 0.0% 26 -5 13,936 10.2% 1,246 26.6 lindiana SOS 182 5.8% 85 11 619 13.0% 213 2.6 lowa 622 3.0% 103 953 6,946 6.1% 285 16.6 Kansas 529 2.3% 37 902 7,551 3.9% 741 16.3 Kentucky 516 4.5% 76 994 7,402 4.1% 953 17.3 lousiana 572 7.1% 173 1,085 10,659 8.2% 1,093 14.3 Maine 406 16.0% 43 710 5,451 3.5% 271 14.1 Maryland 862 0.9% 199 1,551 18.8 4.7% 2,523 14.8 Massachusetts 519 6.1% 178 1,137 10,106 1.7% 1,776 16.9 Michigan 848 5.6% 350 -3 13,920 7.4% 4,897 14.4 Missistipi 395 5.9% 38 695 4,233 -2.3% 410 10,7 Missipi 395 5.9% 38 695 4,233 -2.3% 410 10,7 Missipi 395 5.9% 38 695 4,233 -2.3% 410 10,7 Missipi 395 5.9% 33 422 3,505 5.0% 171 9.6 Meraka 396 5.5% 23 5.8% 248 1,093 -3.2% 435 13.0 New Jersey 843 2.6% 282 1,540 16.628 2.1% 3,775 15.2 New Hampshire 409 5.4% 32 1,56 409 -3.2% 435 13.0 New Jersey 843 2.6% 282 1,540 16.628 2.1% 3,775 15.2 New Mark Constant 30 80 80 183 1,977 13.176 6.4% 2,523 11.3 New Hampshire 409 5.4% 32 1,56 5.0% 2,32 1,34 13.0 New Jersey 843 2.6% 282 1,540 16.628 2.1% 3,775 15.2 New Mexico 396 1.5% 50 822 1,500 1.56% 3.7% 2,523 11.3 New Mexico 396 1.5% 50 822 1,540 16.628 2.1% 3,775 15.2 New Mexico 396 1.5% 50 822 1,540 16.628 2.1% 3,775 15.2 New Mexico 396 1.5% 50 822 1,540 16.628 2.1% 3,775 15.2 New Mexico 396 1.5% 50 823 1.99 4.19 1.90 1.90 1.90 1.90 1.90 1.90 1.90 1	District of Columbia	530	4.3%	6	845	5,622	-0.7%	68	9.2
Guam 18 5.9% 3 32 8 0.0% 77 1.8 Hawaii 350 2.3% 102 249 2,928 1.5% 797 9.6 Idiaho 366 10.6% 37 748 5,524 9.6% 653 9.6 Illinois 877 5.7% 301 662 17,773 6.8% 3,897 18.3 Illinois 877 5.7% 301 662 17,773 6.8% 3,897 18.3 Illinois 933 0.0% 26 5.5 13,936 10.2% 1,246 26.6 Indiana DFI 393 0.0% 26 5.5 13,936 10.2% 1,246 26.6 Indiana DFI 393 0.0% 103 953 6.946 6.1% 2285 16.6 Iowa 622 3.0% 103 953 6.946 6.1% 2285 16.6 Iowa 529 2.3% 37 902 7,551 3.9% 741 16.3 Kentucky 516 4.5% 76 994 7,402 4.1% 953 17.3 Iouisiana 572 7.1% 173 1,085 10,659 8.2% 1,093 14.3 Maine 406 16.0% 43 710 5,451 3.5% 271 14.1 Maryland 862 0.9% 199 1,561 15,168 4.7% 2,523 14.8 Massachusetts 519 6.1% 178 1,137 10,106 1.7% 1,776 16.9 Michigan 848 5.6% 350 3.3 13,120 7.4% 4,897 14.4 Minnesota 676 7.6% 194 642 7,054 15.6% 15,38 12.4 Mississippi 395 5.9% 38 695 4,233 2-2.3% 410 10.7 Mississippi 395 5.9% 38 695 4,233 2-2.3% 410 10.7 Mississuri 526 3.5% 248 1,078 10,566 9.0% 2,452 16.7 Montana 309 7,7% 33 422 3,505 5.0% 171 9,6 Morbanka 374 0.5% 223 583 4,092 5.9% 158 11.3 Nevada 485 8.0% 133 975 9,923 8.7% 2,354 18.4 New Hampshire 409 5.4% 32 765 4,009 -3.2% 435 13.0 New Jersey 843 2.6% 282 1,540 16,628 2.1% 3,775 15.2 New Mexico 396 1.5% 50 852 6.995 2.9% 437 12.7 New York 747 2.1% 482 902 9,663 3.7% 6.9 11.9 North Dakota 451 0.2% 31 184 1,442 16,575 3.6% 2,729 19.4 North Dakota 471 5.1% 33 1,977 13,176 6.4% 2,038 13.2 New Jersey 840 8.0% 183 1,977 13,176 6.4% 2,038 13.2 New Mexico 92 9.5% 28 108 379 4.1% 268 8.7 North Carolina DCA 255 22.0% 167 78 692 30.6% 388 2.3 South Carolina BFI 1,44 4,45 1,45 1,55 3,56 4,56 11.1 South Dakota 471 5.1% 33 625 4,218 2.5% 458 11.1 South Dakota 471 5.1% 33 625 4,218 2.5% 458 11.1 South Dakota 471 5.1% 33 625 4,218 2.5% 458 11.1 South Dakota 471 5.1% 33 625 4,218 2.5% 458 11.1 South Dakota 471 5.1% 33 625 4,218 2.5% 458 11.1 South Dakota 471 5.1% 33 625 4,218 2.5% 458 11.1 South Dakota 491 5.4% 1.264 14.4517 7.3% 1.692 17.0	Florida	2,903	13.0%	1,466	4,243	37,502	14.1%	10,841	10.9 ⁶
Hawaii	Georgia	1,171	6.4%	482	648	17,699	13.7%	3,331	14.3
Idaho		18	5.9%	3	32	8	0.0%	7	1.8
Illinois		350		102	249	2,928		797	9.6
Illinois									9.6
Indiana DFI 393 0.0% 26 -3 13,936 10.2% 1,246 26.6 Indiana SOS 182 5.8% 85 11 619 13.0% 213 2.6 Iowa 622 3.0% 103 953 6,946 6.1% 285 16.6 Kansas 529 2.3% 37 902 7,551 3.9% 741 16.3 Kentucky 516 4.5% 76 994 7,402 4.1% 953 17.3 Louisiana 572 71,3% 173 1,085 10,659 8.2% 1,093 14.3 Maine 406 16.0% 43 710 5,451 3.5% 271 14.1 Maryland 862 0.9% 199 1,561 15,168 4.7% 2,523 14.8 Michigan 848 5.6% 350 -3 13,200 7.4% 4,897 14.4 Minissispipi 395 5.9			<u> </u>						
Indiana SOS 182 5.8% 85 11 619 13.0% 213 2.6 Iowa 622 3.0% 103 953 6,946 6.1% 285 16.6 Kansas 529 2.3% 37 902 7,551 3.9% 741 16.3 Kentucky 516 4.5% 76 994 7,402 -4.1% 953 17.3 Louisiana 572 7.1% 173 1,085 10,659 8.2% 1,093 14.3 Maine 406 16.0% 43 710 5,451 3.5% 271 14.1 Maryland 862 0.9% 199 1,561 15,168 4.7% 2,523 14.8 Massachusetts 519 6.1% 178 1,137 10,106 1.7% 1,776 16.9 Michigan 848 5.6% 350 -3 13,920 7.4% 4,897 14.4 Minnesota 676 7.6% 194 642 7,054 15.6% 1,538 12.4 Missispipi 395 5.9% 38 695 4,233 -2.3% 410 10.7 Missouri 526 3.5% 248 1,078 10,566 9.0% 2,452 16.7 Montana 309 7.7% 33 422 3,505 5.0% 171 9.6 Nebraska 374 0.5% 23 583 4,092 5.9% 158 11.3 New Hampshire 409 5.4% 32 765 4,009 -3.2% 435 13.0 New Jersey 843 2.6% 282 1,540 16,628 2.1% 3,775 15.2 New York 747 -2.1% 482 902 9,663 3.7% 3,248 12.8 North Carolina 658 4.1% 148 1,442 16,575 3.6% 2,729 19.4 North Dakota 451 0.2% 31 485 3,596 3-3% 69 11.9 Ohio 577 23.3% 186 1,788 13,722 5.5% 2,837 17.4 Oklahoma DCC 398 2.6% 62 686 8,026 5.4% 642 14.2 Pennsylvania 1,045 9.1% 406 1,804 18,312 1.0% 2,995 13.4 Puerto Rico 92 9.5% 28 108 379 4.1% 268 8.7 Puerto Rico 92 9.5% 28 108 379 4.1% 268 8.7 Puerto Rico 92 9.5% 28 108 379 4.1% 268 8.7 Puerto Rico 92 9.5% 28 108 379 4.1% 268 8.7 Puerto Rico 92 9.5% 28 108 379 4.1% 268 8.7 Puerto Rico 92 9.5% 28 108 379 4.1% 268 8.7 Puerto Rico 92 9.5% 28 108 379 4.1% 268 8.7 Puerto Rico 92 9.5% 28 108 379 4.1% 268 8.7 Puerto Rico 92									
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Kansas 529 2.3% 37 902 7,551 3.9% 741 16.3 Kentucky 516 4.5% 76 994 7,402 -4.1% 953 17.3 Louisiana 572 7.1% 173 1,085 10,659 8.2% 1,093 14.3 Maine 406 16.0% 43 710 5,451 3.5% 271 14.1 Maryland 862 0.9% 199 1,561 15,168 4.7% 2,523 14.8 Massachusetts 519 6.1% 178 1,137 10,106 1.7% 1,776 16-9 Michigan 848 5.6% 350 3 13,920 7.4% 4,897 14.4 Michigan 848 5.6% 194 642 7,054 15.6% 1,538 12.4 Missispin 395 5.9% 38 695 4,233 -2.33 410 10.7 Missouri 520									
Kentucky 516 4.5% 76 994 7,402 -4.1% 953 17.3 Louisiana 572 7.1% 173 1,085 10,659 8.2% 1,093 14.3 Maine 406 16.0% 43 710 5,451 3.5% 271 14.1 Maryland 862 0.9% 199 1,561 15,168 4.7% 2,523 14.8 Massachusetts 519 6.1% 178 1,137 10,106 1.7% 1,776 16.9 Michigan 848 5.6% 350 3 13,920 7.4% 4,897 14.4 Minesota 676 7.6% 194 642 7,054 15.6% 1,538 12.4 Missouri 326 3.5% 248 1,078 10,566 9.0% 2,452 16.7 Missouri 526 3.5% 248 1,078 10,566 9.0% 2,452 16.7 Mortaraska 3									
Louisiana 572 7.1% 173 1,085 10,659 8.2% 1,093 14.3 Maine 406 16.0% 43 710 5,451 3.5% 271 14.1 Maryland 862 0.9% 199 1,561 15,168 4.7% 2,523 14.8 Massachusetts 519 6.1% 178 1,137 10,106 1.7% 1,776 16.9 Michigan 848 5.6% 350 -3 13,920 7.4% 4,897 14.4 Minnesota 676 7.6% 194 642 7,054 15.6% 1,538 12.4 Mississippi 395 5.9% 38 695 4,233 -2.3% 410 10.7 Missouri 526 3.5% 248 1,078 10,566 9.0% 2,452 16.7 Mortana 309 7.7% 33 422 3,505 5.0% 171 9.6 Nebraska 374 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
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Oklahoma DCC 398 2.6% 62 686 8,026 5.4% 642 14.2 Oregon 840 8.0% 183 1,977 13,176 6.4% 2,038 13.2 Pennsylvania 1,045 9.1% 406 1,804 18,312 1.0% 2,995 13.4 Puerto Rico 92 9.5% 28 108 379 -4.1% 268 8.7 Rhode Island 471 5.1% 33 625 4,218 2.5% 458 11.1 South Carolina BFI 414 6.7% 15 1,338 11,259 38.0% 1,000 19.8 South Carolina DCA 255 22.0% 167 78 692 30.6% 388 2.3 South Dakota 294 3.5% 8 -5 3,741 -2.6% 110 12.6 Tennessee 697 4.5% 114 2,164 14,517 7.3% 1,692 17.0 Texas SML </td <td>North Dakota</td> <td>451</td> <td>0.2%</td> <td>31</td> <td>455</td> <td>3,596</td> <td>-3.7%</td> <td>69</td> <td>11.9</td>	North Dakota	451	0.2%	31	455	3,596	-3.7%	69	11.9
Oregon 840 8.0% 183 1,977 13,176 6.4% 2,038 13.2 Pennsylvania 1,045 9.1% 406 1,804 18,312 1.0% 2,995 13.4 Puerto Rico 92 9.5% 28 108 379 -4.1% 268 8.7 Rhode Island 471 5.1% 33 625 4,218 2.5% 458 11.1 South Carolina BFI 414 6.7% 15 1,338 11,259 38.0% 1,000 19.8 South Carolina DCA 255 22.0% 167 78 692 30.6% 388 2.3 South Dakota 294 3.5% 8 -5 3,741 -2.6% 110 12.6 Tennessee 697 4.5% 114 2,164 14,517 7.3% 1,692 17.0 Texas OCCC -4 -4 -4 -5 354 1.1% 93 -6 Texas SML	·	577		186	1,788	13,722	5.5%	2,837	17.4
Pennsylvania 1,045 9.1% 406 1,804 18,312 1.0% 2,995 13.4 Puerto Rico 92 9.5% 28 108 379 -4.1% 268 8.7 Rhode Island 471 5.1% 33 625 4,218 2.5% 458 11.1 South Carolina BFI 414 6.7% 15 1,338 11,259 38.0% 1,000 19.8 South Carolina DCA 255 22.0% 167 78 692 30.6% 388 2.3 South Dakota 294 3.5% 8 -5 3,741 -2.6% 110 12.6 Tennessee 697 4.5% 114 2,164 14,517 7.3% 1,692 17.0 Texas OCCC -4 -4 -4 -5 354 1.1% 93 -6 Texas SML 1,962 9.7% 1,204 3,607 30,783 9.4% 10,264 12.4 Utah DFI	Oklahoma DCC	398	2.6%	62	686	8,026	5.4%	642	14.2
Puerto Rico 92 9.5% 28 108 379 -4.1% 268 8.7 Rhode Island 471 5.1% 33 625 4,218 2.5% 458 11.1 South Carolina BFI 414 6.7% 15 1,338 11,259 38.0% 1,000 19.8 South Carolina DCA 255 22.0% 167 78 692 30.6% 388 2.3 South Dakota 294 3.5% 8 -5 3,741 -2.6% 110 12.6 Tennessee 697 4.5% 114 2,164 14,517 7.3% 1,692 17.0 Texas OCCC -4 -4 -4 -5 354 1.1% 93 -6 Texas SML 1,962 9.7% 1,204 3,607 30,783 9.4% 10,264 12.4 Utah DFI 230 5.5% 21 -5 213 8.1% 3 6.56	Oregon	840	8.0%	183	1,977	13,176	6.4%	2,038	13.2
Rhode Island 471 5.1% 33 625 4,218 2.5% 458 11.1 South Carolina BFI 414 6.7% 15 1,338 11,259 38.0% 1,000 19.8 South Carolina DCA 255 22.0% 167 78 692 30.6% 388 2.3 South Dakota 294 3.5% 8 -5 3,741 -2.6% 110 12.6 Tennessee 697 4.5% 114 2,164 14,517 7.3% 1,692 17.0 Texas OCCC -4 -4 -4 -5 354 1.1% 93 -6 Texas SML 1,962 9.7% 1,204 3,607 30,783 9.4% 10,264 12.4 Utah DFI 230 5.5% 21 -5 213 8.1% 3 6.56	Pennsylvania	1,045	9.1%	406	1,804	18,312	1.0%	2,995	13.4
South Carolina BFI 414 6.7% 15 1,338 11,259 38.0% 1,000 19.8 South Carolina DCA 255 22.0% 167 78 692 30.6% 388 2.3 South Dakota 294 3.5% 8 -5 3,741 -2.6% 110 12.6 Tennessee 697 4.5% 114 2,164 14,517 7.3% 1,692 17.0 Texas OCCC -4 -4 -4 -5 354 1.1% 93 -6 Texas SML 1,962 9.7% 1,204 3,607 30,783 9.4% 10,264 12.4 Utah DFI 230 5.5% 21 -5 213 8.1% 3 6.56	Puerto Rico	92	9.5%	28	108	379	-4.1%	268	8.7
South Carolina DCA 255 22.0% 167 78 692 30.6% 388 2.3 South Dakota 294 3.5% 8 -5 3,741 -2.6% 110 12.6 Tennessee 697 4.5% 114 2,164 14,517 7.3% 1,692 17.0 Texas OCCC -4 -4 -4 -5 354 1.1% 93 -6 Texas SML 1,962 9.7% 1,204 3,607 30,783 9.4% 10,264 12.4 Utah DFI 230 5.5% 21 -5 213 8.1% 3 6.56	Rhode Island	471	5.1%	33	625	4,218	2.5%	458	11.1
South Carolina DCA 255 22.0% 167 78 692 30.6% 388 2.3 South Dakota 294 3.5% 8 -5 3,741 -2.6% 110 12.6 Tennessee 697 4.5% 114 2,164 14,517 7.3% 1,692 17.0 Texas OCCC -4 -4 -4 -5 354 1.1% 93 -6 Texas SML 1,962 9.7% 1,204 3,607 30,783 9.4% 10,264 12.4 Utah DFI 230 5.5% 21 -5 213 8.1% 3 6.56	South Carolina BFI	414	6.7%	15	1,338	11,259	38.0%	1,000	19.8
South Dakota 294 3.5% 8 -5 3,741 -2.6% 110 12.6 Tennessee 697 4.5% 114 2,164 14,517 7.3% 1,692 17.0 Texas OCCC -4 -4 -4 -5 354 1.1% 93 -6 Texas SML 1,962 9.7% 1,204 3,607 30,783 9.4% 10,264 12.4 Utah DFI 230 5.5% 21 -5 213 8.1% 3 6.56	South Carolina DCA	255	22.0%	167	78		30.6%	388	2.3
Tennessee 697 4.5% 114 2,164 14,517 7.3% 1,692 17.0 Texas OCCC -4 -4 -4 -5 354 1.1% 93 -6 Texas SML 1,962 9.7% 1,204 3,607 30,783 9.4% 10,264 12.4 Utah DFI 230 5.5% 21 -5 213 8.1% 3 6.56	South Dakota				_5		-2.6%	110	
Texas OCCC -4 -4 -4 -5 354 1.1% 93 -6 Texas SML 1,962 9.7% 1,204 3,607 30,783 9.4% 10,264 12.4 Utah DFI 230 5.5% 21 -5 213 8.1% 3 6.56					2,164				
Texas SML 1,962 9.7% 1,204 3,607 30,783 9.4% 10,264 12.4 Utah DFI 230 5.5% 21 -5 213 8.1% 3 6.56					<u> </u>				
Utah DFI 230 5.5% 21 -5 213 8.1% 3 6.5 ⁶		1,962	9.7%	1,204	3,607				12.4
	Utah DRE	529	4.5%	266	416	6,417	5.6%	3,034	10.2

		COMPANY	,	BRANCH	MLO			
State Agency	Companies	Annual percentage change ²	Located in the	Branches	MLOs	Annual percentage change ²	Located in the state ³	Average MLOs per Company
Vermont	341	1.5%	22	441	2,615	4.3%	90	10.6
Virgin Islands	40	17.6%	2	56	135	3.8%	10	6.2
Virginia	826	1.6%	225	2,198	19,319	2.5%	2,797	18.0
Washington	1,009	6.4%	214	2,878	19,923	2.0%	3,790	17.4
West Virginia	356	-2.2%	25	507	2,953	26.7%	117	8.9
Wisconsin	485	1.9%	58	1,174	10,701	3.0%	840	18.0
Wyoming	259	4.4%	7	421	3,631	3.8%	71	11.2
Nationwide	17,572	4.1%	-	25,179	165,240	4.5%	-	8.4

Notes:

- 1. This report counts the number of companies, branches, and MLOs in each state, regardless of the number of licenses these entities may hold in each state. Thus, if a company holds two licenses within a state (e.g., broker and lender), the company is only counted once. The same is true for the average MLOs per company. Nationwide figures, similarly, only count each company, branch or individual once.
- 2. Percentage change indicates the overall increase or decrease in licensed entities that occurred over the previous 12 months.
- 3. Located in the state means that the company's headquarters, as identified on their NMLS Company Form, is located in the state, or the MLO's work address, as identified on their NMLS Individual Form, is located in the state.
- 4. Texas OCCC did not manage mortgage company licensing through NMLS in 2018Q4.
- 5. The following agencies did not manage mortgage branch licensing through NMLS in 2018Q4: Colorado, Indiana DFI, Michigan, South Dakota, Texas OCCC, Utah DFI.
- 6. The following agencies do not require Sponsorship of MLOs by the employing company: Florida, Texas OCCC, Utah DFI. MLOs located in the state and average MLOs per company may not be accurate.

3. 2018Q4 State Licensing Activities: Mortgage Company Licenses¹

	New Applications	Applications Processed			License Expirations		
State Agency	New Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	12	17	-	1	-	17	-
Alaska	7	9	-	1	-	2	-
Arizona	43	44	-	14	-	29	3
Arkansas	14	3	-	-	-	12	-
California DRE	212	150	1	34	-	-	44
California DBO	85	60	-	24	11	22	-
Colorado	55	53	-	2	-	8	-
Connecticut	19	10	-	2	-	17	-
Delaware	15	12	-	2	-	9	-
District of Columbia	13	15	-	-	-	8	-
Florida	142	136	2	20	-	30	1
Georgia	52	51	-	7	1	29	7
Guam	2	-	-	1	-	-	-
Hawaii	5	9	_2	2	-	7	2
Idaho	25	9	-	7	-	8	-
Illinois	32	18	-	3	1	15	-
Indiana DFI	6	16	-	-	-	12	-
Indiana SOS	8	5	-	2	-	2	-
lowa	31	26	-	3	-	22	-
Kansas	16	17	-	2	-	19	-
Kentucky	14	13	-	-	-	10	-
Louisiana	12	3	-	-	-	5	-
Maine	11	6	-	-	-	2	-
Maryland	22	21	1	5	-	18	-
Massachusetts	35	19	-	5	-	7	-
Michigan	48	21	-	11	-	28	1
Minnesota	24	20	-	6	-	24	-
Mississippi	10	9	-	-	-	8	-
Missouri	14	11	-	3	-	12	-
Montana	12	3	-	1	-	7	-
Nebraska	16	12	-	5	-	17	-
Nevada	34	32	-	15	-	10	-
New Hampshire	15	9	-	1	-	6	-
New Jersey	20	16	-	3	-	14	-
New Mexico	8	9	-	-	-	10	-
New York	21	8	-	14	-	6	8
North Carolina	25	24	-	8	-	12	-
North Dakota	24	13	-	1	-	8	-
Ohio	29	23	-	6	-	15	1
Oklahoma DCC	22	35	-	3	-	17	-
Oregon	26	32	-	2	-	26	-
Pennsylvania	42	54	-	6	-	26	-
Puerto Rico	-	-	-	-	-	-	-

	New Applications	Applic	ations Prod	essed	License Expirations		
State Agency	New Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Rhode Island	21	13	-	1	-	12	-
South Carolina BFI	20	24	-	-	-	5	-
South Carolina DCA	13	10	-	4	-	6	-
South Dakota	9	5	-	1	-	9	-
Tennessee	30	17	-	-	-	10	-
Texas SML	98	82	-	12	-	30	-
Utah DFI	8	10	-	3	-	7	-
Utah DRE	23	16	-	1	-	13	-
Vermont	19	14	-	4	-	21	-
Virgin Islands	2	1	-	-	-	-	-
Virginia	35	23	-	12	2	18	-
Washington	56	29	-	5	1	12	-
West Virginia	10	3	-	1	-	10	-
Wisconsin	17	21	-	3	-	18	-
Wyoming	7	4	-	4	-	7	-
National	1,646	1,325	4	273	16	734	67

Notes

- 1. Texas OCCC did not manage mortgage company licensing through NMLS in 2018Q4.
- 2. The Hawaii Division of Financial Institutions has indicated 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 Act 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.

4. 2018Q4 State Licensing Activities: Mortgage Loan Originator Licenses

	New Applications	Applications Processed			Lice	nse Expirat	ions
State Agency	New Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	551	503	-	6	-	123	20
Alaska	112	107	-	11	-	60	1
Arizona	792	652	-	88	-	110	13
Arkansas	361	295	-	27	-	511	2
California DRE	586	355	5	29	2	2	62
California DBO	1,661	1,535	4	105	1	228	62
Colorado	808	722	-	34	-	7	15
Connecticut	400	389	-	10	-	100	41
Delaware	337	295	-	7	-	138	11
District of Columbia	221	219	-	-	-	69	5
Florida	1,871	1,811	43	145	-	225	32
Georgia	1,120	1,102	5	111	2	315	42
Guam	-	-	-	-	-	-	-
Hawaii	178	113	_1	9	-	46	-
Idaho	315	253	2	30	-	72	14
Illinois	718	661	-	55	5	155	30
Indiana DFI	764	873	-	45	-	84	15
Indiana SOS	35	25	-	2	-	9	3
Iowa	413	413	-	-	1	116	8
Kansas	274	281	1	18	-	99	5
Kentucky	360	327	-	18	-	916	17
Louisiana	316	232	-	-	-	83	14
Maine	241	214	-	-	-	70	6
Maryland	509	424	-	47	-	115	21
Massachusetts	557	556	-	34	1	105	37
Michigan	699	389	1	118	-	154	18
Minnesota	891	804	-	8	-	80	13
Mississippi	387	383	-	6	-	464	6
Missouri	448	510	-	48	-	119	20
Montana	185	124	-	3	-	86	3
Nebraska	142	113	2	31	-	110	2
Nevada	679	458	-	149	-	82	6
New Hampshire	262	241	-	16	-	336	10
New Jersey	550	389	-	16	-	148	28
New Mexico	350	334	-	1	-	68	2
New York	468	321	-	127	-	71	22
North Carolina	655	636	-	58	-	173	50
North Dakota	188	195	-	8	-	137	3
Ohio	652	361	1	10	2	183	375
Oklahoma DCC	367	416	-	2	-	116	7
Oregon	640	697	-	18	-	112	13
Pennsylvania	911	856	-	31	-	195	33
Puerto Rico	8	6	-	-	-	1	-

	New Applications	Applications Processed			License Expirations		
State Agency	New Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Rhode Island	137	138	-	1	-	102	16
South Carolina BFI	604	588	-	44	-	142	5
South Carolina DCA	55	64	-	7	-	8	3
South Dakota	236	135	-	5	-	175	2
Tennessee	783	547	3	9	1	70	29
Texas OCCC	26	13	-	9	-	2	1
Texas SML	1,431	1,039	5	177	1	195	44
Utah DFI	23	21	-	17	-	5	-
Utah DRE	239	206	-	8	1	44	9
Vermont	118	112	-	10	-	64	1
Virgin Islands	4	13	-	-	-	2	-
Virginia	780	703	-	99	-	168	25
Washington	806	714	3	40	1	134	59
West Virginia	446	283	-	36	1	36	4
Wisconsin	425	401	-	11	2	110	19
Wyoming	184	101	-	13	-	47	-
National	28,279	24,668	75	1,967	21	7,697	1,304

Notes

1. The Hawaii Division of Financial Institutions has indicated 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 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 Act 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.

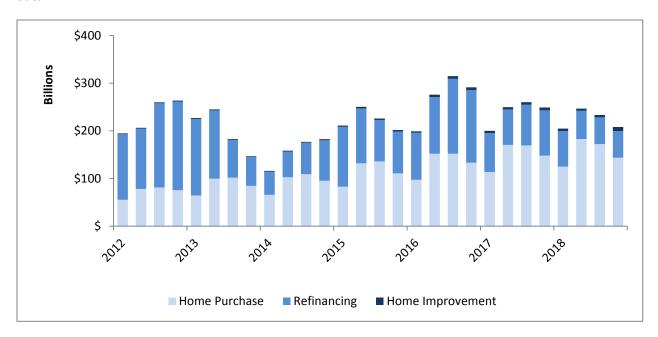
Terminated-Status assigned when a regulator expires a license/registration.

5. Mortgage Call Report

In 2011, state-licensed mortgage companies began submitting a quarterly call report of mortgage activity through the NMLS Mortgage Call Report (MCR).

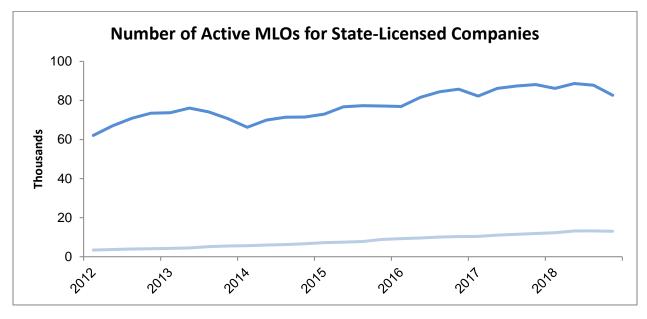
Loan Originations by Purpose

Forward loan originations reported by state-licensed companies decreased by 10.9 percent since last quarter and have decreased by 16.5 percent over the year. The year-over-year decrease is mainly the result of less refinancing, which decreased by 40.8 percent. Home purchase originations decreased by 3.0 percent over the year, the first over-the-year decrease in this category in six years of published MCR data.



Active MLOs

The number of active MLOs* in Q4 2018 decreased by 6.2 percent nationwide over Q4 2017, and increased 9.6 percent for the top ten state-licensed companies (by origination volume) year-over-year.



* An active MLO originated at least one loan in the quarter.

6. Federally Registered Mortgage Loan Originators, December 31, 2018

State	Total	FDIC	FRB	NCUA	осс	FCA
Alabama	6,933	2,220	1,864	1,151	1,644	84
Alaska	693	157	8	93	440	-
Arizona	9,709	627	530	1,363	7,211	-
Arkansas	4,440	1,084	2,404	291	594	99
California	42,186	4,262	1,294	5,523	31,263	1
Colorado	8,467	1,828	1,293	1,344	4,222	9
Connecticut	6,162	1,258	108	597	4,216	4
Delaware	1,541	148	367	124	898	10
District of Columbia	1,136	73	61	158	846	-
Florida	27,014	3,622	3,652	4,866	15,288	50
Georgia	9,800	3,865	962	803	4,229	88
Guam	108	48	25	28	7	-
Hawaii	1,950	488	553	498	416	1
Idaho	2,749	794	94	788	1,076	7
Illinois	18,060	3,716	2,086	1,629	10,774	12
Indiana	8,661	2,210	1,529	1,818	3,095	67
lowa	5,870	2,210	602	1,010	2,033	28
Kansas	4,302	1,335	788	635	1,576	11
Kentucky	6,109	2,331	897	587	2,213	120
Louisiana	5,623	2,635	950	644	1,378	49
Maine	1,933	631	19	462	822	2
Maryland	6,688	1,457	1,253	863	3,128	49
Massachusetts	10,692	3,626	699	1,844	4,579	-
Michigan	13,395	1,290	2,973	3,510	5,588	101
Minnesota	8,739	1,783	308	1,286	5,367	55
Mississippi	3,749	2,057	714	226	702	58
Missouri	9,242	2,798	2,508	1,013	2,983	56
Montana	1,503	487	434	242	340	6
Nebraska	3,361	1,294	443	440	1,192	16
Nevada	2,716	127	32	300	2,264	-
New Hampshire	1,806	490	26	349	960	1
New Jersey	12,372	2,295	479	636	9,043	2
New Mexico	1,857	458	109	261	1,036	6
New York	24,820	1,384	2,735	3,249	17,502	16
North Carolina	13,209	3,536	1,039	3,797	4,731	158
North Dakota	1,223	475	29	250	474	-
Ohio	17,592	1,736	3,000	1,950	10,961	89
Oklahoma	4,661	1,559	1,268	569	1,261	45
Oregon	5,891	1,350	164	1,470	2,925	7
Pennsylvania	18,700	6,114	1,573	2,448	10,136	86
Puerto Rico	749	186	178	330	52	6
Rhode Island	1,945	347	222	315	1,069	-
South Carolina	5,001	2,167	228	832	1,752	47
South Dakota	1,403	496	150	223	533	10
Tennessee	8,159	3,155	2,307	927	1,759	71
Texas	24,722	4,385	3,186	2,755	14,317	271
Utah	4,665	384	118	2,296	1,874	1
Vermont	864	134	15	268	461	-
Virgin Islands	71	9	6	44	12	-
Virginia	10,966	2,253	1,896	3,061	3,727	92
Washington	10,225	2,724	122	2,725	4,691	5
West Virginia	1,835	899	261	166	512	15

State	Total	FDIC	FRB	NCUA	OCC	FCA
Wisconsin	8,610	1,700	432	2,282	4,185	48
Wyoming	997	256	321	177	246	2
Nationwide	415,291	88,880	49,284	65,469	214,471	1,958

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

FDIC - Federal Deposit Insurance Corporation

FRB - Board of Governors of the Federal Reserve Board

NCUA - National Credit Union Administration

OCC - Office of the Comptroller of the Currency

FCA - Farm Credit Administration