

Jurisdiction:	Does the Jurisdiction require licensure for mortgage lenders?	Discussion
Alabama	Yes, if the entity has sufficient contacts in Alabama.	<p>(a) No creditor having a place of business in Alabama, or having a resident employee in Alabama whose employment includes making consumer loans or taking assignments of consumer credit contracts shall engage in the business of making consumer loans or taking assignments of consumer credit contracts without first having obtained a license for each location in Alabama from the administrator; provided, however, that a creditor having no place of business in Alabama but having a resident employee in Alabama whose employment includes making consumer loans or taking assignments of consumer credit contracts shall obtain a license for the location where the creditor maintains its records regarding Alabama loans or Alabama consumer credit contracts; and provided further, that, banks chartered by this state or any other state, banks chartered by the United States, trust companies, savings or building and loan associations, savings banks and other thrift institutions, credit unions, life insurance companies, and federally constituted agencies shall be exempt from licensing. A seller, with respect to consumer credit</p> <p>Ala.Code 1975 § 5-19-22 ()</p>
Alaska	NO	
Arizona	Yes	<p>A. A person shall not act as a mortgage banker if he is not licensed under this article</p> <p>A.R.S. § 6-943 ()</p>
Arkansas	Yes	<p>(a)(1) It is unlawful for any person located in Arkansas, other than an exempt person, to act or attempt to act, directly or indirectly, as a mortgage broker, mortgage banker, loan officer, or mortgage servicer without first obtaining a license from the Securities Commissioner under this subchapter.</p> <p>A.C.A. § 23-39-503</p>
California	Yes	<p>No person shall engage in the business of a finance lender or broker without obtaining a license from the commissioner.</p> <p>West's Ann.Cal.Fin.Code § 22100</p> <p>(a) No person shall engage in the business of making residential mortgage loans or servicing residential mortgage loans, in this state, without first obtaining a license from the commissioner in accordance with the requirements of Chapter 2 (commencing with Section 50120) or Chapter 3 (commencing with Section 50130), and any rules promulgated by the commissioner under this law, unless a person or transaction is excepted from a definition or exempt from licensure by a provision of this law or a rule of the commissioner.</p> <p>West's Ann.Cal.Fin.Code § 50002 ()</p>
Colorado	Yes. A Supervised Lender's License is required in connection with certain loan types.	<p>(1) Unless a person is a supervised financial organization or has first obtained a license from the administrator authorizing him or her to make supervised loans, he or she shall not engage in the business of:</p> <p>(a) Making supervised loans or undertaking direct collection of payments from or enforcement of rights against consumers arising from supervised loans he or she has previously made; or</p> <p>(b) Taking assignments of and undertaking direct collection of payments from or enforcement of rights against consumers arising from supervised loans.</p> <p>C.R.S.A. § 5-2-301 ()</p>
Connecticut	Yes	<p>(a) No person shall engage in the business of making first mortgage loans or act as a first mortgage broker in this state unless such person has first obtained the required license in accordance with the provisions of sections 36a-485 to 36a-498a, inclusive.</p> <p>C.G.S.A. § 36a-486</p> <p>(a) No person shall engage in the business of making secondary mortgage loans or act as a secondary mortgage broker unless such person has first obtained the required license under sections 36a-510 to 36a-524, inclusive.</p> <p>C.G.S.A. § 36a-511</p>
Delaware	Yes	<p>(a) Every person desiring to transact the business of lending money in this State shall be required to obtain a license under this chapter; provided, however, that a person that makes not more than 5 loans within any 12-month period shall be deemed not to be transacting the business of lending money. Except as otherwise provided by law, loans made by any such unlicensed lender shall fall under Chapter 23 of Title 6. This chapter shall not apply:</p> <p>(1) To any banking organization, federal credit union or insurance company; or</p> <p>(2) To any other person, if and to the extent that such person is lending money in accordance with and as authorized by any other applicable law of this State or the United States, including but not limited to the registration requirements in Chapter 17 of this title.</p> <p>DE ST TI 5 § 2202 ()</p>
District of Columbia	Yes	<p>No person shall engage in business as a mortgage lender or mortgage broker, or both, or hold himself out to the public to be a mortgage lender or mortgage broker for 60 days after September 9, 1996, unless such person has first obtained a license under this chapter.</p>

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Florida	Yes	<p>DC ST § 26-1103</p> <p>It is unlawful for any person:</p> <p>(1) To act as a mortgage lender in this state without a current, active license issued by the office pursuant to ss. 494.006-494.0077.</p> <p>(2) To act as a correspondent mortgage lender in this state without a current, active license issued by the office pursuant to ss. 494.006-494.0077.</p> <p>West's F.S.A. § 494.0025 ()</p>
Georgia	Yes	<p>On and after July 1, 1993, it is prohibited for any person to transact business in this state directly or indirectly as a mortgage broker or a mortgage lender unless such person:</p> <p>(1) Is licensed or registered as such by the department;</p> <p>(2) Is a person exempted from the licensing or registration requirements pursuant to Code Section 7-1-1001; or</p> <p>(3) In the case of an employee of a mortgage broker or mortgage lender, such person has qualified to be relieved of the necessity for a license under the employee exemption in paragraph (11) of Code Section 7-1-1001.</p> <p>Ga. Code Ann., § 7-1-1002</p>
Hawaii	No license is required in connection with Foreign Lender Status	
Idaho	Yes	<p>(1) Any person, except a person exempt under section 26-3103, Idaho Code, who engages in mortgage brokering or mortgage lending activities without first obtaining a mortgage broker or mortgage lender license in accordance with this chapter, shall be guilty of a felony.</p> <p>ID ST § 26-3104</p>
Illinois	Yes	<p>(a) No person, partnership, association, corporation or other entity shall engage in the business of brokering, funding, originating, servicing or purchasing of residential mortgage loans without first obtaining a license from the Commissioner in accordance with the licensing procedure provided in this Article I and such regulations as may be promulgated by the Commissioner.</p> <p>205 ILCS 635/1-3</p>
Indiana	Yes, for Consumer Loans	<p>Authority to Make Consumer Loans--Unless a person is a supervised financial organization or has first obtained a license from the department, the person shall not regularly engage in this state in the business of:</p> <p>(a) making consumer loans; or</p> <p>(b) taking assignments of and undertaking direct collection of payments from or enforcement of rights against debtors arising from consumer loans.</p> <p>However, an assignee may collect and enforce for three (3) months without a license if the assignee promptly applies for a license and the assignee's application has not been denied.</p> <p>IC 24-4.5-3-502 ()</p>
Iowa	Yes	<p>A person shall not act as a mortgage banker or mortgage broker in this state or use the title "mortgage banker" or "mortgage broker" without first obtaining a license from the administrator.</p> <p>I.C.A. § 535B.4</p>
Kansas	Yes	<p>(a) Mortgage business shall only be conducted in this state at or from a mortgage company licensed by the commissioner as required by this act. A licensee shall be responsible for all mortgage business conducted on their behalf by loan originators or other employees.</p> <p>KS ST § 9-2203</p> <p>(g) "Mortgage business" means engaging in, or holding out to the public as willing to engage in, for compensation or gain, or in the expectation of compensation or gain, directly or indirectly, the business of making, originating, servicing, soliciting, placing, negotiating, acquiring, selling, or arranging for others, or offering to solicit, place, negotiate, acquire, sell or arrange for others, mortgage loans in the primary market.</p> <p>KS ST § 9-2201</p>
Kentucky	Yes	<p>1) (a) It is unlawful for any person to transact business in this state, either directly or indirectly, as a mortgage loan company or mortgage loan broker if he is not licensed under this chapter and registered in accordance with KRS 294.255, unless that person is exempt under KRS 294.020 and, if required by KRS 294.020(3) to file a claim of exemption, has filed a claim of exemption and the filed claim of exemption has been allowed by the executive director.</p> <p>KRS § 294.030</p>

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Louisiana	Yes	<p>A. Beginning January 1, 2000, no person shall engage in any residential mortgage lending activity in this state unless such person has first obtained a license in accordance with the provisions of this Chapter.</p> <p>LSA-R.S. 6:1086</p> <p>(11) "Residential mortgage lending activity" means an activity, including electronic activity, engaged in for compensation or with the expectation of compensation in connection with a residential loan transaction, including the origination or funding of a residential mortgage loan and the negotiation and placement, or offering to negotiate, place, or find a residential mortgage loan for another person.</p> <p>LSA-R.S. 6:1083</p>
Maine	Yes, for Supervised Loans	<p>Unless a person is a supervised financial organization or has first obtained a license pursuant to this Act from the administrator authorizing him to make supervised loans, he shall not engage in the business of:</p> <p>1. Making supervised loans; or</p> <p>2. Taking assignments of and undertaking direct collection of payments from or enforcement of rights from an office in this State against debtors arising from supervised loans</p> <p>9-A M.R.S.A. § 2-301 ()</p>
Maryland	Yes	<p>A person may not act as a mortgage lender unless the person is:</p> <p>(1) A licensee;</p> <p>(2) A person exempted from licensing under this subtitle; or</p> <p>(3) A person registered under § 11-522 of this subtitle.</p> <p>MD Code, Financial Institutions, § 11-504</p>
Massachusetts	Yes	<p>No person shall act as a mortgage broker or mortgage lender with respect to residential property unless first obtaining a license from the commissioner; provided, however, that any person who is employed by or associated with a licensed mortgage broker or mortgage lender in the capacity of a mortgage broker or mortgage lender under the direction of said licensed mortgage broker or mortgage lender shall not be required to obtain such license.</p> <p>M.G.L.A. 255E § 2</p>
Michigan	Yes	<p>Sec. 2. (1) A person shall not act as a mortgage broker, mortgage lender, or mortgage servicer without first obtaining a license or registering under this act, unless 1 or more of the following apply:</p> <p>(a) The person is solely performing services as an employee of only 1 mortgage broker, mortgage lender, or mortgage servicer.</p> <p>(b) The person is exempted from the act under section 25.</p> <p>(c) The person is licensed as a class I licensee under the consumer financial services act, 1988 PA 161, MCL 487.2051 to 487.2072.</p> <p>M.C.L.A. 445.1652</p> <p>Sec. 2. (1) Except for a person licensed under the consumer financial services act, 1988 PA 161, MCL 487.2051 to 487.2072, a depository financial institution, or an exclusive broker, a person shall not act as a broker, lender, or servicer without first obtaining a license or registration as provided by this act.</p> <p>M.C.L.A. 493.52</p>
Minnesota	Yes	<p>(a) Beginning August 1, 1999, no person shall act as a residential mortgage originator, or make residential mortgage loans without first obtaining a license from the commissioner according to the licensing procedures provided in this chapter.</p> <p>M.S.A. § 58.04</p> <p>"Residential mortgage originator" means a person who, directly or indirectly, for compensation or gain or in expectation of compensation or gain, solicits or offers to solicit, or accepts or offers to accept an application for a residential mortgage loan through any medium or mode of communication from a borrower, or makes a residential mortgage loan. "Residential mortgage originator" includes a lender as defined in subdivision 11 and a broker as defined in subdivision 13.</p> <p>M.S.A. § 58.02</p>
Mississippi	Yes	<p>(1) On and after July 1, 2000, no person or natural person shall transact business in this state, directly or indirectly, as a mortgage company unless he or she is licensed or registered as a mortgage company by the department or is a person exempted from the licensing requirements under Section 81-18-5.</p> <p>Miss. Code Ann. § 81-18-7 ()</p>
Missouri	Yes	<p>No person shall engage in the business of brokering, funding, originating, servicing or purchasing of residential mortgage loans without first obtaining a license from the director, pursuant to sections 443.800 to 443.893 and the regulations promulgated thereunder.</p>

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		V.A.M.S. 443.805
Montana	No	(2) A mortgage banker who provides services for a fee as an intermediary between a borrower and a lender in obtaining financing for a borrower that is to be secured by a residential dwelling for between one and four families is acting as a mortgage broker and must be licensed as a mortgage broker.
		MT ST 32-9-102 ()
Nebraska	Yes	(1) No person shall act as a mortgage banker or use the title mortgage banker in this state unless he, she, or it is licensed or has registered with the department as provided in the Mortgage Bankers Registration and Licensing Act or is licensed under the Nebraska Installment Loan Act.
		NE ST § 45-705
Nevada	Yes	It is unlawful for any person to offer or provide any of the services of a mortgage banker or otherwise to engage in, carry on or hold himself out as engaging in or carrying on the business of a mortgage banker without first obtaining a license as a mortgage banker pursuant to this chapter, unless the person:
		1. Is exempt from the provisions of this chapter; and
		2. Complies with the requirements for that exemption.
		N.R.S. 645E.900 ()
New Hampshire	Yes	397-A:3 License Required. Any person not exempt under RSA 397-A:4 that, in its own name or on behalf of other persons, engages in the business of making or brokering first mortgage loans secured by real property located in this state shall be required to obtain a license from the banking department. Persons licensed as mortgage bankers may engage in the mortgage broker business without obtaining a separate license.
		NH LEGIS 255 (2005)
New Jersey	Yes	a. No person shall act as a mortgage banker or mortgage broker, engage in the secondary mortgage loan business or engage in the consumer loan business without first obtaining a license under this act, except that a person licensed as a mortgage banker may act as a mortgage broker or mortgage solicitor, and a person licensed as a mortgage broker may act as a mortgage solicitor.
		N.J.S.A. 17:11C-3
New Mexico	Yes	It is unlawful for any person to transact business in the state of New Mexico, either directly or indirectly, as a mortgage loan company or loan broker without first filing an application with the director and obtaining a registration certificate under the Mortgage Loan Company and Loan Broker Act.
	It's called registration, but it is required prior to doing business. Therefore, "Yes."	N. M. S. A. 1978, § 58-21-3
New York	Yes	(a) No person, partnership, association, corporation or other entity shall engage in the business of making five or more mortgage loans in any one calendar year without first obtaining a license from the superintendent in accordance with the licensing procedure provided in this article and such regulations as may be promulgated by the banking board or prescribed by the superintendent. The licensing provisions of this subdivision shall not apply to any exempt organization nor to any entity or entities which shall be exempted in accordance with regulations promulgated by the banking board hereunder.
		McKinney's Banking Law § 590 ()
North Carolina	Yes	(a) Other than an exempt person, it is unlawful for any person in this State to act as a mortgage broker or mortgage banker, or directly or indirectly to engage in the business of a mortgage broker or a mortgage banker, without first obtaining a license from the Commissioner under the provisions of this Article.
		NC LEGIS 2005-316 (2005)
North Dakota	Yes	Except as otherwise herein provided, a person other than a money broker licensed and authorized under this chapter may not provide loans or leases as a form of financing, or advertise or solicit either in print, by letter, in person, or otherwise in North Dakota, the right to find lenders or provide loans or leases for persons or businesses desirous of obtaining funds for any purposes.
		ND ST 13-04.1-02 ()
Ohio	Yes for tablefunding brokers in connection with first lien loans, and Yes in connection with subordinate lien loan transactions.	(A)(1) No person, on the person's own behalf or on behalf of any other person, shall act as a mortgage broker without first having obtained a certificate of registration from the superintendent of financial institutions for every office to be maintained by the person for the transaction of business as a mortgage broker in this state. A registrant shall maintain an office location in this state for the transaction of business as a mortgage broker in this state.
		R.C. § 1322.02 ()
		(G) "Mortgage broker" means any of the following:
		(1) A person that holds that person out as being able to assist a buyer in obtaining a mortgage and charges or receives from either the buyer or lender money or other valuable consideration readily convertible into money for providing this assistance;

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		<p>(2) A person that solicits financial and mortgage information from the public, provides that information to a mortgage broker, and charges or receives from the mortgage broker money or other valuable consideration readily convertible into money for providing the information;</p> <p>(3) A person engaged in table-funding or warehouse-lending mortgage loans that are first lien mortgage loans.</p> <p>R.C. § 1322.01 ()</p> <p>(A)(1) No person, on that person's own behalf or on behalf of any other person, shall do either of the following without having first obtained a certificate of registration from the division of financial institutions:</p> <p>(a) Advertise, solicit, or hold out that the person is engaged in the business of making loans secured by a mortgage on a borrower's real estate which is other than a first lien on the real estate;</p> <p>(b) Engage in the business of lending or collecting the person's own or another person's money, credit, or choses in action for such loans.</p> <p>R.C. § 1321.52 ()</p>
Oklahoma	Yes, generally as well as in connection with making supervised loans.	<p>Unless exempt from licensure under the Mortgage Broker Licensure Act, a person may not engage in the business of a mortgage broker without first obtaining and maintaining a license under the Mortgage Broker Licensure Act. However, a person who independently contracts with a licensed mortgage broker to perform mortgage broker services need not be licensed if the licensed mortgage broker and the independent contractor have on file with the Administrator of Consumer Credit a binding written agreement under which the licensed mortgage broker assumes responsibility for the independent contractor's violations of any provision of this act or rules promulgated pursuant to the provisions of the Mortgage Broker Licensure Act.</p> <p>59 Okl.St. Ann. § 2084 ()</p> <p>11. "Mortgage broker" means any person who is not exempt under Section 2083 of this title and who for compensation or in the expectation of compensation either directly or indirectly makes, negotiates or offers to make or negotiate a residential mortgage loan;</p> <p>59 Okl.St. Ann. § 2082 ()</p> <p>(1) Unless a person is a supervised financial organization or has first obtained a license from the Administrator authorizing the person to make supervised loans, a person shall not engage in the business of:</p> <p>(a) making supervised loans; or</p> <p>(b) taking assignments and undertaking direct collection of payments from or enforcement of rights against debtors arising from supervised loans.</p> <p>14A Okl.St. Ann. § 3-502 ()</p>
Oregon	Yes	<p>(1) It is unlawful for any person to engage in residential mortgage transactions in this state as a mortgage banker or mortgage broker unless the person is licensed under ORS 59.840 to 59.980. A person who is a mortgage banker or mortgage broker under ORS 59.840, but who does not engage in residential mortgage transactions in this state, is not required to obtain a license under ORS 59.840 to 59.980.</p> <p>O.R.S. § 59.845</p>
Pennsylvania	Yes	<p>(a) License required.—On and after the effective date of this act, no person shall act as a mortgage banker, loan correspondent, mortgage broker or limited mortgage broker in this Commonwealth without a license as provided for in this chapter, provided, however, that any person licensed as a mortgage banker may also act as a loan correspondent or mortgage broker and any person licensed as a loan correspondent may also act as a mortgage broker without a separate license. A person licensed as a mortgage broker may only perform the services of a mortgage broker</p> <p>63 P.S. § 456.302</p>
Rhode Island	Yes	<p>No person shall engage within this state in the business of: (1) making or funding loans or acting as a lender or small loan lender; (2) brokering loans or acting as a loan broker; (3) selling checks for a fee or other consideration; (4) cashing checks for a fee or other consideration which includes any premium charged for the sale of goods in excess of the cash price of the goods; (5) providing electronic money transfers for a fee or other consideration; or (6) providing debt management plan(s) without first obtaining a license from the director or the director's designee.</p> <p>RI ST § 19-14-2</p>
South Carolina	Yes, in connection with Supervised Loans	<p>Unless a person is a supervised financial organization or has first obtained a license from the State Board of Financial Institutions authorizing him to make supervised loans, he shall not engage in the business of</p> <p>(1) making supervised loans, or</p>

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		(2) taking assignments of and undertaking direct collection of payments from or enforcement of rights against debtors arising from supervised loans. Code 1976 § 37-3-502 ()
South Dakota	Yes	Any person who engages in the business of a mortgage banker or mortgage broker shall obtain an original license to engage in such business under the terms and conditions of this chapter, shall apply therefor under oath, on forms prescribed by the division, and shall pay an original, nonrefundable license fee as set by rules of the commission promulgated pursuant to chapter 1-26. SDCL. § 54-14-2
Tennessee	Yes	(a) No person shall act as a mortgage lender, mortgage loan broker, mortgage loan servicer, or mortgage loan originator in this state without first complying with the applicable licensing or registration requirements under this chapter; provided, however, that no contractor or home improvement contractor or other person who supplies materials and renders services in the improvement of real property shall engage in the business of making mortgage loans or of being a mortgage loan servicer or mortgage loan broker in this state. T. C. A. § 45-13-103
Texas	Yes, under the Mortgage Banker Registration Act and/or Chapter 342 of the Texas Finance Code, as applicable	(a) A person must register under this chapter before the person may conduct the business of a mortgage banker in this state, unless the person is exempt under this section or Section 157. 004. V.T.C.A., Finance Code § 157.003 () (a) A person must hold a license issued under this chapter to: (1) engage in the business of making, transacting, or negotiating loans subject to this chapter; or (2) contract for, charge, or receive, directly or indirectly, in connection with a loan subject to this chapter, a charge, including interest, compensation, consideration, or another expense, authorized under this chapter that in the aggregate exceeds the charges authorized under other law. V.T.C.A., Finance Code § 342.051 ()
Utah	Yes	(1) Unless exempt from this chapter under Section 61-2c-105, an individual or entity may not transact the business of residential mortgage loans, as defined in Section 61-2c-102, without obtaining a license under this chapter. U.C.A. 1953 § 61-2c-201 (e)(i) "Business of residential mortgage loans" means for compensation to: (A) make or originate a residential mortgage loan; (B) directly or indirectly solicit, place, or negotiate a residential mortgage loan for another; or (C) render services related to the origination of a residential mortgage loan including: (I) taking applications; and (II) communicating with the borrower and lender. U.C.A. 1953 § 61-2c-102 (1) Except as provided in Subsection (2), no person may engage in the business of making mortgage loans nor may any person engage in the business of being a mortgage loan broker or servicer, without first filing written notification with the department and paying the fees required by this chapter. U.C.A. 1953 § 70D-1-10
Vermont	Yes	(a) No person shall without first obtaining a license under this chapter from the commissioner: (1) engage in the business of making loans of money, credit, goods or things in action and charge, contract for or receive on any such loan interest, a finance charge, discount or consideration therefor; (2) act as a mortgage broker; or (3) act as a sales finance company. VT ST T. 8 § 2201
Virginia	Yes	No person shall engage in business as a mortgage lender or a mortgage broker, or hold himself out to the general public to be a mortgage lender or a mortgage broker unless such person has first obtained a license under this chapter. However, subject to such conditions as the Commission may prescribe, an individual who is a bona fide employee or exclusive agent of a person licensed under this chapter may negotiate, place or find mortgage loans without being licensed as a mortgage broker. Va. Code Ann. § 6.1-410

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Washington	Yes, under the Mortgage Broker Practices Act or the Consumer Loan Act, as applicable.	<p>(1) A person may not engage in the business of a mortgage broker, except as an employee of a person licensed or exempt from licensing, without first obtaining and maintaining a license under this chapter. However, a person who independently contracts with a licensed mortgage broker need not be licensed if the licensed mortgage broker and the independent contractor have on file with the director a binding written agreement under which the licensed mortgage broker assumes responsibility for the independent contractor's violations of any provision of this chapter or rules adopted under this chapter; and if the licensed mortgage broker's bond or other security required under this chapter runs to the benefit of the state and any person who suffers loss by reason of the independent contractor's violation of any provision of this chapter or rules adopted under this chapter.</p> <hr/> <p>West's RCWA 19.146.200 ()</p> <hr/> <p>(12) "Mortgage broker" means any person who for compensation or gain, or in the expectation of compensation or gain (a) makes a residential mortgage loan or assists a person in obtaining or applying to obtain a residential mortgage loan or (b) holds himself or herself out as being able to make a residential mortgage loan or assist a person in obtaining or applying to obtain a residential mortgage loan.</p> <hr/> <p>West's RCWA 19.146.010 ()</p> <hr/> <p>No person may engage in the business of making secured or unsecured loans of money, credit, or things in action at interest rates authorized by this chapter without first obtaining and maintaining a license in accordance with this chapter.</p> <hr/> <p>West's RCWA 31.04.035 ()</p>
West Virginia	Yes	<p>(a) No person shall engage in this state in the business of lender, broker or loan originator unless and until he or she shall first obtain a license to do so from the commissioner, which license remains unexpired, unsuspended and unrevoked, and no foreign corporation shall engage in business in this state unless it is registered with the secretary of state to transact business in this state.</p> <hr/> <p>W. Va. Code, § 31-17-2</p>
Wisconsin	Yes	<p>(1m) Registration required. A person may not act as a mortgage banker, loan originator or mortgage broker, use the title "mortgage banker", "loan originator" or "mortgage broker", or advertise or otherwise portray himself or herself as a mortgage banker, loan originator or mortgage broker, unless the person has been issued a certificate of registration from the division.</p> <hr/> <p>W.S.A. 224.72</p>
Wyoming	Yes	<p>(a) With the exception of those persons exempt pursuant to W.S. 40-23-105, on and after July 1, 2005, no person shall engage in mortgage lending activities or mortgage brokering activities without first obtaining a license in accordance with this act.</p> <hr/> <p>WY ST § 40-23-104</p>