

### **APPROVAL STEPS FOR MLO BUSINESS UNDER REAL ESTATE eBROKER, INC**

Prior to starting any loan activity, the following steps need to be completed and verified by the broker.

**Step 1: Become a member by moving your real estate license over to REeBroker Group!** If you are already a member, you can move on to the next step.

- Apply at <https://reebroker.com/apply.aspx>
- After applying on the REeBroker Group website, follow the instructions to register on the Department of Real Estate (DRE) elicencing <https://secure.dre.ca.gov/elicencing/>.
- Note that this step can be completed on the same business day.

### **Step 2: Education and Licensing Steps for NMLS (MLO)**

- Satisfy the 20 hours of the pre-licensure education requirement, see these links  
<https://reebroker.com/loan-training.aspx>  
<https://nationwidelicencingssystem.org/slr/resources/Pages/GettingStartedStateMLO.aspx>
- Schedule through your NMLS account to take the [National SAFE Test](#) with Uniform State Content.
- Once you pass your test then you submit the [Individual \(MU4\) form](#) along with the proper fees electronically through NMLS. Please note: When completing the MU4 form, you will need to be sure to add REeBroker Group to your self-reported employment history. This will be important for future steps.
- Submit fingerprints to NMLS during the MLO license endorsement application process
- Submit authorization for NMLS to obtain a credit report
- Grant access to the affiliating company for an approved (active) MLO license endorsement. The company will also need to request sponsorship before the MLO license endorsement will be issued in "Approved" status.
- Create an account and register on the Nationwide Mortgage Licensing System (NMLS) <https://www.statemortgageregistry.com/Public/Default.aspx> to obtain an NMLS unique ID number.

Confirmation of the NMLS certification can take up to 7 days, then you will be able to log in [here](#).

We will review all MLO applicants against the following lists:

- [U.S. General Services Administration \(excluded Parties list\)](#)
- [HUD Limited Denial Participation List \(LDP List\)](#)
- [Federal Housing Finance Agency \(FHFA\) Suspended Counterparty Program \(SCP\) List](#)

**Step 3: RE866 Filing Notification Report:** <https://secure.dre.ca.gov/elicencing/nmls.asp>

- Send a screenshot of your confirmation showing that you have completed the report to [careers@reebrokerca.com](mailto:careers@reebrokerca.com)

*Directions for RE866:* <https://www.dre.ca.gov/Licensees/MLAReporting.html>

*FAQs:* [https://www.dre.ca.gov/files/pdf/faqs/SAFE\\_FAQ\\_Filing\\_Form\\_RE866.pdf](https://www.dre.ca.gov/files/pdf/faqs/SAFE_FAQ_Filing_Form_RE866.pdf)

*Sample of how RE866 should be completed:*

#### Mortgage Loan Activity Conducted

*Mortgage Loan Activity (check one or more that apply).*

- Arrange loans secured by real estate
- Fund loans secured by real estate
- Sell or offer to sell, buy or offer to buy or exchange notes secured by real estate
- Service loans secured by real estate

*Mortgage Loan Originator Activities Performed for Compensation or Gain (check one or more that apply).*

- Solicit mortgage loans and/or take mortgage loan applications for 1 – 4 unit residential property
- Negotiate or offer to negotiate loans for 1 – 4 unit residential property

*Non-Mortgage Loan Originator Activities:*

- Perform other reportable mortgage loan transactions that do not require NMLS registration or a Mortgage Loan Originator Endorsement.

#### Certification

- I, Catherine A Lester, certify under penalty of perjury that this information is true and correct to the best of my knowledge.

#### Step 4: NMLS License Certificate

- Send your NMLS/MLO license to the office as a PDF. You can download it here after you have completed the RE866: <https://secure.dre.ca.gov/elicensing/nmls.asp>

#### Step 5: Anti-Money Laundering Certificate

- We require all MLOs to complete Anti-Money Laundering Training before we accept them under our license. This is additional training that is **not** included in pre-licensing or license renewal courses and is an annual requirement. There are several different resources to choose from, however, our team used [onlineed.com](http://onlineed.com) because they offer the course for \$40. Here is a link if you are interested: <https://www.onlineed.com/catalog/279/BSA-AML>
- Once you complete the course, you can upload the certificate to your personal info section of our website. Once you submit the paperwork there, our office will review and approve it and let you know when you will need to complete the course again.

#### Step 6: Loan Fraud Zero Tolerance Policy

- Lastly, sign the below **Loan Fraud Zero Tolerance Policy** and send it to [careers@reebrokerca.com](mailto:careers@reebrokerca.com)

Once you have completed all of the above steps, you should already be in communication with our office regarding getting set up. If you have not heard from the office, please reach out to [careers@reebrokerca.com](mailto:careers@reebrokerca.com) for further instructions.



DRE 01522411 NMLS 297152

### Mortgage Loan Originators - New Hire Checklist

Checklist for New Mortgage Loan Originator after the NMLS process has been completed. **Please note that you will not have access to these items until the sponsorship through the NMLS has been processed:**

- Acknowledgment of the [Loan Processing Guidelines and Quality Control Procedures for Licensed MLO](#)
- Check out new tools available to you on the REeBroker Group Website:
  - [Loan Library](#)
  - List of [Approved Lenders](#)
  - Review the [fee schedule](#) for the loan transaction fees
- Register to receive leads by completing this survey: [Loan Lead Selection/Agreement](#)
- Submit all advertisements to [compliance@reebrokerca.com](mailto:compliance@reebrokerca.com) for approval. **Additional information regarding advertisements: <http://www.dre.ca.gov/files/pdf/forms/re884.pdf>**
- Login to your CIC Credit account
- Complete the [Blink Live Webinars](#) and contact [careers@reebrokerca.com](mailto:careers@reebrokerca.com) once done
- Check your Consumer Access license page from [this link](#). REeBroker Group should be listed under your self-reported employment history as a current employer.

### Important Information

Broker of Record: Vygandas Anthony Razhas  
Director of Operations: Cathy Sao Marcos  
Direct Phone: 858.290.1630  
Email: [loans@reebrokerca.com](mailto:loans@reebrokerca.com)

Broker Address: 2035 Corte Del Nogal Ste 125 Carlsbad, CA 92011  
Office Number: 760.722.3222

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