

# S.A.F.E. ACT LICENSE STEPS

1. Go to the NMLS website and [create an account](#)
  - You will receive two e-mails from the NMLS
    1. One will list your username
    2. One will contain your *temporary* password
      1. Copy/paste the *temporary* password from the e-mail and [log in to your NMLS account](#)
      2. You will be prompted to change your password to something of your choosing (try using one that's easy to recall later)
  - View the NMLS [Quick Guide: Creating an Individual Account](#) for help
  - You need your unique NMLS ID # to file paperwork with the OCCC and take any S.A.F.E. Act pre-licensing education course
    1. Find your NMLS ID #:
      1. [Log into your NMLS account](#);
      2. Click the "Composite View" tab on the left;
      3. Click the "View Individual" link in the top center;
      4. Account information, including your Individual ID #, is displayed
  - Refer to this [general guide to getting started as a MLO](#) for more help
2. Review and begin completing the state and standard requirements
  - Texas requirements [here](#)
    1. OCCC jurisdiction requirements [here](#)
    2. Overview of S.A.F.E. Act law and requirements from the OCCC [here](#)
  - Standard, nationwide requirements [here](#)
3. Begin the process of submitting a MU4 application
  - Select Texas – OCCC as the "jurisdiction" and submit the MU4
    1. View a [sample MU4 form here](#) to see what information you will need
  - If selling land-home as traditional real estate, also select "Texas - SML"
  - When asked during the application process for the "sponsoring entity", indicate the name (individual or company) that is currently listed with the OCCC as a Ch. 347 creditor
    1. If you have not applied as a creditor with the OCCC or have let your status lapse, file or renew your registered creditor status with the OCCC
      1. Click [HERE](#) to file/renew your registered creditor status with the OCCC
      2. Cost: \$15/location
  - IMPORTANT:
    1. You do not need to submit the MU4 before completing a pre-licensing course
    2. Payment is required upon MU4 completion/submittal
4. After the MU4 is submitted, schedule a fingerprint appointment with an approved provider
  - Fingerprinting steps:
    1. Log into your [NMLS account](#)
    2. Click the "Composite View" tab on the left
    3. On the left side of the page click "View Criminal Background Check Requests"
    4. Click "[CRIMINAL BACKGROUND CHECK CERTIFICATE](#)"
    5. Clicking the above link will open new page
    6. Click "[CLICK HERE TO SCHEDULE YOUR APPOINTMENT NOW](#)"
    7. This will open [this link](#) and take you to the NMLS fingerprint scheduling site
    8. You must enter your e-mail address if you are a new user

1. This is the blank box on the left under “New Users | Sign Up”
9. After signing up with the fingerprint scheduling site, you will be directed to a page to locate the nearest approved fingerprint provider
  - Please note: the OCCC requires the jurisdiction requirements to be SENT WITHIN FIVE (5) DAYS of submitting an MU4 application – see the requirements on page two of [this document](#)
5. Look to the list of current [approved initial 20-hour education providers](#) and satisfy the education requirement (online or in a classroom setting)
6. Sit for the national *and* state components of the licensing test. These can be taken together or individually
7. Complete all necessary licensing steps prior to January 31, 2011

*revised April 2011*