

Six Steps on How to Become an Ohio Mortgage Loan Officer

Step 1: REQUEST AN NMLS ACCOUNT

Before beginning the educational component of licensing, prospective Loan Officers must create an NMLS (Nationwide Multistate Licensing System & Registry) account on the [State Mortgage Registry website](#). NMLS is a national database in which all Ohio MLOs must register. After creating an account, a personal NMLS number will be received that will be maintained for the duration of their time working as a Loan Officer.

Step 2: COMPLETE NMLS-APPROVED PRE-LICENSURE EDUCATION

In Ohio, you're required to complete 24 hours of coursework in order to meet the education requirements, which our course below satisfies. The course includes the following:

- 3 hours of Federal Law
- 3 hours of Ethics
- 2 hours of Non-Traditional Mortgage Lending
- 12 hours of General Electives
- 4 hours of Ohio-specific defined electives

The Ohio-specific 4-hr. course is required by the Ohio state licensing agency, also known as the [Department of Commerce Division of Financial Institutions](#).

Step 3: PASS THE SAFE MORTGAGE LOAN OFFICER TEST IN OHIO

The Ohio SAFE MLO Test can be scheduled by [visiting the NMLS website](#) (not included in course fee). Use the account number from Step 1 to schedule the exam. The exam has 115 scored questions, and test takers must answer at least 75% correctly. It costs \$110 to take, and students are given 3 hours and 10 minutes to complete the test. Learn more about the exam by reviewing the [MLO Testing Handbook](#).

Step 4: COMPLETE STATE AND FBI CRIMINAL BACKGROUND CHECKS

Ohio applicants will need to login into their NMLS account and head to the Filing section. From there, click on the Criminal Background Check tab. You will authorize a Federal Criminal Background Check by completing the fields and clicking Attest.

Then, Ohio applicants must schedule an appointment to submit their fingerprints. In the portal, users will click on the Composite View button then select Criminal Background Requests. In this module, you can schedule your fingerprinting appointment by clicking the "[Fieldprint](#)" button.

The total cost of the state and FBI criminal background check is \$36.25 (not included in course fee).

Step 5: COMPLETE THE NMLS APPLICATION

Now it's time to submit for official Ohio licensure through NMLS. Apply through the [NMLS licensing portal](#) and review the [MLO New Application checklist](#) in order to ensure everything is ready to apply.

You'll need to pay \$200 when you submit the application. Additionally, a credit report must be submitted at the time of application for a fee of \$15. (not included in course fee)

Step 6: SECURE YOUR EMPLOYER SPONSORSHIP

Your Ohio Loan Officer License will remain in pending status until your employing sponsorship is verified with NMLS. This verification is completed inside of the NMLS portal. Users will visit the Form Filing Home screen, then click Company Access. They're then prompted to add their employer sponsorship by submitting employment details. Once the sponsoring employer receives notice of the verification request, they can approve the sponsorship. Upon approval, applicants are officially licensed.