

# STATE OF NEBRASKA

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Dave Heineman  
Governor

## DEPARTMENT OF BANKING & FINANCE

**John Munn**  
Director

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## UNIFORM MORTGAGE LICENSE FORMS NEBRASKA SPECIFIC REQUIREMENTS

The State of Nebraska is among several states that have adopted the following Uniform Mortgage Application Forms: Uniform Mortgage Lender/Mortgage Broker Form (Form MU1); Uniform Mortgage Biographical Statement & Consent Form (Form MU2); and Uniform Branch Office Form (Form MU3). In addition to the attachments required in each MU Form instructions, send the following state-specific requirements to the Nebraska Department of Banking and Finance at the address above.

### **Form MU1—Uniform Mortgage Lender/Mortgage Broker Form**

*Please note that Mortgage Services, Mortgage Brokers, and Mortgage Lenders are all licensed as Mortgage Bankers in Nebraska. All Applicants should check the appropriate box(es) on the Form MU1 to indicate the activities in which the Applicant intends to engage.*

1. **Fee:** Remit one check payable to the Nebraska Department of Banking and Finance for the following nonrefundable fees.

- a. Initial Application Fee--\$400.00.
- b. Renewal Fee (2008 only)--\$166.67.
- c. Renewal Application Fee (December 2008 and later)--\$200.00.
- d. Initial Branch Office Registration Fee--\$75.00 per branch.
- e. Branch Office Renewal Fee (2008 only)--\$62.50 per branch.
- f. Branch Office Renewal Fee (December 2008 and later)--\$75.00 per branch.

2. **Surety Bond:** Submit an original surety bond, in the amount of one hundred thousand dollars (\$100,000.00), furnished by a surety company authorized to do business in Nebraska. The bond shall be

for the use of the State of Nebraska and any Nebraska resident who may have a claim or cause of action against the Applicant. A Mortgage Banker Bond Form is provided by the Department for meeting this requirement.

3. **Secretary of State Documentation:** In addition to the required attachments to the Form MU1, if the Applicant was organized or formed outside of the State of Nebraska, also submit a copy of the Application for Certificate of Authority to Transact Business (Corporation), Foreign Application for Certificate of Authority to Transact Business (Limited Liability Company), or Registration of Foreign Limited Partnership to Transact Business (Limited Partnership). Such copy must contain the file-stamp of the Nebraska Secretary of State.
4. **Registered Agent:** Submit the original Registered Agent Appointment and Consent Form provided by the Department for meeting this requirement. The Registered Agent must be located in Nebraska.
5. **Trade Names (d/b/a's):** The licensee may not conduct business under any name other than the name listed on the license. A trade name or d/b/a designation may be used. An Applicant wishing to use a trade name or d/b/a designation shall submit a copy of the Application for Registration of Trade Name. Such copy must contain the file-stamp of the Nebraska Secretary of state. In no event may a licensee have more than one trade name or d/b/a designation per license; however a licensee may apply for an additional license for each trade name. In the event a licensee wishes to utilize more than one trade name or d/b/a designation, it must submit an additional Form MU1, a file-stamped copy of the Application for Registration of Trade Name, and the appropriate filing fee for each trade name or d/b/a designation.
6. **Mortgage Servicer Supplemental Information Form:** If you will service mortgage loans, you must submit the Mortgage Servicer Supplemental Information Form provided by the Department for meeting this requirement.
7. **Amendments/Change of Control:** Please refer to the separate instructions for Amendments and/or Change of Control requirements.
8. **Additional Information and Documentation:** As part of its review of your Application, the Department may ask for additional information or documentation.
9. **Still need help?** If you still have questions concerning the Application, the Department has a list of Frequently Asked Questions on its website at [www.ndbf.org](http://www.ndbf.org). If you still have questions you can contact the Department at (402) 471-2171.

**YOU ARE NOT AUTHORIZED TO ENGAGE IN MORTGAGE BROKERING, MORTGAGE LENDING, OR MORTGAGE SERVICING ACTIVITIES IN NEBRASKA UNTIL YOU HAVE RECEIVED A MORTGAGE BANKER LICENSE FROM THE DEPARTMENT. CONDUCTING MORTGAGE BANKING BUSINESS IN NEBRASKA WITHOUT A LICENSE IS A CLASS II MISDEMEANOR.**

### **Form MU2—Uniform Mortgage Biographical Statement & Consent Form**

*Form(s) MU2 must accompany the Form MU1, the Uniform Mortgage Lender/Mortgage Broker Form. Each individual identified as a control person for the Application on Schedule A, must complete a Form MU2. In addition, pursuant to the general instructions on Form MU3, all branch managers must also submit a Form MU2.*

1. **Fees:** There is no fee for submitting a Form MU2.
2. **Amendments/Change of Control:** Please refer to the separate instructions for Amendments and/or Change of Control requirements.
3. **Additional Information and Documentation:** As part of its review of your Application, the Department may ask for additional information or documentation.
4. **Still need help?** If you still have questions concerning the Application, the Department has a list of Frequently Asked Questions on its website at [www.ndbf.org](http://www.ndbf.org). If you still have questions you can contact the Department at (402) 471-2171.

### **Form MU3—Uniform Branch Office Form**

*Form(s) MU3 must accompany the Form MU1, the Uniform Mortgage Lender/Mortgage Broker Form.*

1. **Definition of “Branch Office”:** Branch office means any location, other than the principal office location, at which the business of a mortgage broker, mortgage lender, or mortgage servicer is to be conducted, including (a) any offices physically located in Nebraska, (b) any offices that, while not physically located in this state, intend to transact business with Nebraska residents, and (c) any third-party or home-based locations that agents and representatives intend to use to transact business with Nebraska residents. A Form MU3 does not need to be submitted for an out-of-state branch if such branch does not intend to conduct business with Nebraska residents; however, should such branch commence business with Nebraska residents a Form MU3 would need to be submitted at such time.
2. **Fees:** Remit the required fee for each Form MU3 submitted to the Department. The total fees due for branches should be added to the Initial/Renewal Fee and one check should be submitted to the Department.
3. **Opening/Closing/Relocating a Branch Office:** Please refer to the separate instructions for Amendments and/or Change of Control requirements.
4. **Additional Information and Documentation:** As part of its investigation of your Application, the Department may ask for additional information or documentation.
5. **Still need help?** If you still have questions concerning the Application, the Department has a list of Frequently Asked Questions on its website at [www.ndbf.org](http://www.ndbf.org). If you still have questions you can contact the Department at (402) 471-2171.

### **Form MU4—Uniform Mortgage License/Registration & Consent Form**

*Nebraska does not require Form(s) MU4 at this time.*