

Terms & Licensing Requirements By State

	Required License	Eligible Borrowers	Community Property	Foreclosure Type
Arizona ¹	Mortgage Broker	Entity & Individual	Y	NJ
California ¹	Lender or RE Broker	Entity & Individual	Y	NJ
Colorado	None	Entity & Individual	N	NJ
Connecticut	None	Entity & Individual	N	J
Florida ²	None for Entity	Entity Only	N	J
Georgia	None	Entity & Individual	N	NJ
Illinois ³	None	Entity & Individual	N	J
Kentucky	None	Entity & Individual	N	J
Maryland	None	Entity & Individual	N	NJ
Massachusetts	None	Entity Only	N	NJ
Michigan	None	Entity & Individual	N	NJ
Minnesota	Residential Mortgage Originator License	Entity Only	N	NJ
Missouri	None	Entity & Individual	N	NJ
Nevada ¹	Mortgage Broker	Entity & Individual	Y	NJ
New Jersey	Lender / RE or Mortgage Broker	Entity	N	J
New York	Re Broker / Salesperson	Entity & Individual	N	J
North Carolina	Loan Broker Filing	Entity Only	N	NJ
Ohio	None	Entity Only	N	J
Oklahoma	None	Entity & Individual	N	J
Oregon ¹	Lender	Entity & Individual	N	NJ
Pennsylvania	None	Entity & Individual	N	J
South Carolina	None	Entity & Individual	N	J
Tennessee	None	Entity & Individual	N	NJ
Texas	None	Entity Only	Y	NJ
Virginia	None for Entity	Entity Only	N	NJ
Washington ¹	None	Entity & Individual	N	NJ
Washington, D.C.	None	Entity Only	N	NJ
West Virginia	None	Entity & Individual	N	NJ

¹ Dry State = Recording occurs the day after signing.

² Dade County, FL = Recording occurs the day after signing, Recording = Disbursement.

³ We currently only lend to borrowers in Illinois that qualify for our Preferred Membership Program.