



Commissioner Russell C. Weigel, III

IMPORTANT RENEWAL NOTICE

The deadline to renew your mortgage loan originator, broker, and/or lender license is midnight on December 31, 2024. See the information below to renew your license through the Nationwide Multistate Licensing System (NMLS).

License renewal requests filed through the NMLS after December 31, 2024, but before March 1, 2025, will be assessed a non-refundable reinstatement fee in addition to the normal renewal fees.

Licenses will automatically expire if renewal has not been requested through the NMLS before March 1, 2025. **Continuing to do business with an expired license may result in administrative action.**

Additional requirements, deadlines, and fees may be found on the [NMLS website](#).

To minimize delays in renewing your company license, be sure to address the following prior to renewing:

- The qualifying individual for Florida should request renewal of his/her Florida Mortgage Loan Originator License at or before requesting renewal for the company. (Please review the NMLS [Renewal Handbook for Individuals](#).)
- Each listed control person must authorize the registry to obtain an independent credit report at least 30 days prior to requesting renewal. This requirement does not apply if the control person is also licensed as a Florida loan originator.
- For *newly* added control persons, submit fingerprints pursuant to Chapter 494.00322(1)(c) F.S. for mortgage brokers and Chapter 494.006112(1)(c) F.S. for lenders. This requirement does not apply if the control person is licensed as a Florida loan originator.

For more information about:

- Florida Mortgage Broker/Lender (Servicer) renewal requirements, please refer to the [NMLS Renewal Checklist](#) and [Chapter 494, F.S.](#), and [Administrative Rule 69V-40](#).
- General renewal information including checklists, webinars, handbooks, and self-directed online courses, please visit the [NMLS Resource Center](#).

For more information about how to renew through the NMLS, contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).

Florida is a state that requires a manual review of all mortgage licensees prior to approving their renewal. Fortunately, according to Florida Statutes, if a mortgage licensee holding an active license has applied to renew the license on or before December 31, the licensee remains active until the renewal application is approved or denied.

Specific Florida Statutes are 494.00312(7) for Loan Originators, 494.00321(7) for Mortgage Brokers & 494.00611(10) for Mortgage Lenders.