EHG MORTGAGE
INDEPENDENT MORTGAGE ADVISORS

YOUR PATH FROM CANDIDATE TO LICENSED MLO

Arizona MLO Licensing Roadmap

Follow the education, testing, background, application, sponsorship, and activation steps required to begin originating mortgage loans with EHG Mortgage.

THE PROCESS HAS THREE PARTS

Complete every requirement before you originate.

EHG helps you select a training path, understand the milestones, prepare your file, and complete company onboarding. You remain responsible for completing the requirements and paying your education and licensing expenses unless EHG agrees otherwise in writing.

LEARN	QUALIFY	ACTIVATE
Education	**Test + checks**	**Application + sponsorship**

STEP GROUP 01
Choose and complete education

Select an EHG-aligned education track, create your NMLS account, and complete Arizona-compliant pre-licensing education.

STEP GROUP 02
Pass the test and checks

Pass the SAFE national test, submit fingerprints, complete the FBI criminal background check, and authorize the credit report.

STEP GROUP 03
File the Arizona application

Complete Individual Form MU4, request the Arizona license, pay the applicable fees, and respond to deficiencies.

STEP GROUP 04
Connect the license to EHG

Complete the EHG hiring and sponsorship process, confirm Approved/Active status, and finish onboarding before originating.

KEEP YOUR NMLS ID CONSISTENT

Use the same individual NMLS record for education, testing, background checks, the MU4 filing, sponsorship, and future renewals.

PHASE 01 — LEARN AND TEST

Build the licensing foundation in the right order.

Keep copies of registrations, receipts, completion certificates, test results, and messages. Your education provider reports completed course credits to NMLS, but you should confirm they appear on your record.

EDUCATION AND SAFE TEST MILESTONES	DATE / NOTE
01 **Meet with EHG and select an education track** Choose the level of structure and support that fits your schedule.	
02 **Create your individual NMLS account** Complete identity verification and receive your permanent NMLS ID.	
03 **Share the correct NMLS ID** Use it with the provider and EHG so records connect properly.	
04 **Enroll in Arizona-compliant pre-licensing education** Complete 20 NMLS-approved hours, including 4 hours of Arizona content.	
05 **Finish every course requirement** Meet attendance, participation, assessment, and access-window rules.	
06 **Confirm education credits posted to NMLS** Do not assume the certificate alone means the record is complete.	
07 **Enroll and schedule the SAFE national test** Pay the test fee and choose an authorized testing appointment.	
08 **Pass the SAFE national test with UST** Retain the result and follow current retest rules if another attempt is needed.	

Before the course

- [ ] Verify the provider is NMLS approved.
- [ ] Use your legal name consistently.
- [ ] Confirm Arizona content is included.
- [ ] Understand tuition and refund terms.

Before the exam

- [ ] Complete all required education.
- [ ] Review the current test handbook.
- [ ] Confirm ID and testing requirements.
- [ ] Allow time for possible retesting.

EDUCATION TUITION IS SEPARATE

The candidate pays the selected education provider. Tuition, included test preparation, access periods, refund terms, and optional travel vary by track.

PHASE 02 — APPLY AND ACTIVATE

Complete the checks, file the license, and connect it to EHG.

Passing the test does not create an active license. The application, regulatory review, company relationship, sponsorship, and final status must all be completed before mortgage loan origination activity begins.

	ARIZONA APPLICATION AND EHG ACTIVATION	DATE / NOTE
09	**Authorize the NMLS FBI criminal background check** Follow the NMLS workflow and pay the applicable fee.	
10	**Complete fingerprinting** Use the NMLS-authorized process and monitor the record for receipt.	
11	**Authorize the NMLS credit report** Review personal information and resolve errors or identity issues promptly.	
12	**Complete Individual Form MU4** Disclose personal history fully and accurately; explanations may be required.	
13	**Request the Arizona MLO license** Select the Arizona license in NMLS and complete state-specific items.	
14	**Pay NMLS and Arizona fees** Amounts are collected through NMLS and may vary by timing and bond status.	
15	**Complete the EHG hiring and sponsorship process** EHG must establish the relationship and submit sponsorship in NMLS.	
16	**Respond to deficiencies and document requests** Monitor NMLS and email until every item is cleared.	
17	**Confirm Approved/Active status and finish onboarding** Wait for EHG confirmation before performing licensed activity.	

YOUR RESPONSIBILITY

Complete and disclose accurately

Create and maintain your NMLS record, complete education and testing, authorize checks, file truthful disclosures, pay fees, and answer requests promptly.

EHG'S ROLE

Guide, sponsor, and onboard

EHG can explain the sequence, confirm company requirements, establish sponsorship when appropriate, and provide onboarding after approval.

DO NOT ORIGINATE UNTIL ACTIVE

Do not take a residential mortgage loan application, offer or negotiate terms, or otherwise perform licensed MLO activity until Arizona/NMLS status is Approved/Active and EHG confirms authorization.

PLAN THE REQUIRED OUT-OF-POCKET COSTS

Know which fees are fixed and which can change.

The amounts below are the published NMLS and Arizona fees used for an initial individual MLO application. They do not include education tuition, optional study materials, travel, rescheduling, retesting, or possible vendor charges.

REQUIRED ITEM	AMOUNT	WHAT TO KNOW
Education tuition	**Varies**	Paid to the selected NMLS-approved education provider.
NMLS individual setup (MU4)	**$35.00**	NMLS processing fee.
SAFE national test	**$110.00**	Charged for each test enrollment.
FBI criminal background check	**$36.25**	Livescan or print-card capture; a paper card packet adds $10.
NMLS credit report	**$15.00**	Credit authorization fee.
Arizona application	**$350.00**	Arizona Department of Insurance and Financial Institutions fee.
Arizona prorated license fee	**$37.50–$187.50**	Jan–Mar $150; Apr–Jun $112.50; Jul–Sep $75; Oct $37.50; Nov–Dec $187.50.
Conditional recovery-fund payment	**$100.00**	Applies only when the employing entity does not maintain the applicable loan-originator surety bond.

ESTIMATED LICENSING TOTAL

$583.75–$733.75 before education tuition and any vendor charges. Add $100 if the conditional Mortgage Recovery Fund payment applies. A new test enrollment adds $110. NMLS adds 2.5% to credit-card payments; ACH has no added service fee.

MY LICENSING RECORD

NMLS ID	**PE completion date**
SAFE test pass date	**Arizona active date**

READY TO CHOOSE YOUR LICENSING TRACK?

Review the education options with EHG Mortgage.

(520) 526-9944 | ehgmortgage.com

Licensing guide only. Fees and requirements can change and should be verified with NMLS and the Arizona Department of Insurance and Financial Institutions before payment or filing. The candidate is responsible for education and licensing expenses unless EHG agrees otherwise in writing. Participation in an education track does not guarantee exam passage, license approval, sponsorship, employment, income, or production. Official references: NMLS processing-fee schedule and Arizona DIFI mortgage-lending licensing requirements; amounts reviewed September 2026.