



## LICENSING MATRIX

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**Last Updated:** April 2013

# Table of Contents

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<a href="#"><u>Alabama</u></a>	<a href="#"><u>Kentucky</u></a>	<a href="#"><u>North Dakota</u></a>
<a href="#"><u>Alaska</u></a>	<a href="#"><u>Louisiana</u></a>	<a href="#"><u>Ohio</u></a>
<a href="#"><u>Arizona</u></a>	<a href="#"><u>Maine</u></a>	<a href="#"><u>Oklahoma</u></a>
<a href="#"><u>Arkansas</u></a>	<a href="#"><u>Maryland</u></a>	<a href="#"><u>Oregon</u></a>
<a href="#"><u>California</u></a>	<a href="#"><u>Massachusetts</u></a>	<a href="#"><u>Pennsylvania</u></a>
<a href="#"><u>Colorado</u></a>	<a href="#"><u>Michigan</u></a>	<a href="#"><u>Rhode Island</u></a>
<a href="#"><u>Connecticut</u></a>	<a href="#"><u>Minnesota</u></a>	<a href="#"><u>South Carolina</u></a>
<a href="#"><u>Delaware</u></a>	<a href="#"><u>Mississippi</u></a>	<a href="#"><u>South Dakota</u></a>
<a href="#"><u>District of Columbia</u></a>	<a href="#"><u>Missouri</u></a>	<a href="#"><u>Tennessee</u></a>
<a href="#"><u>Florida</u></a>	<a href="#"><u>Montana</u></a>	<a href="#"><u>Texas</u></a>
<a href="#"><u>Georgia</u></a>	<a href="#"><u>Nebraska</u></a>	<a href="#"><u>Utah</u></a>
<a href="#"><u>Hawaii</u></a>	<a href="#"><u>Nevada</u></a>	<a href="#"><u>Vermont</u></a>
<a href="#"><u>Idaho</u></a>	<a href="#"><u>New Hampshire</u></a>	<a href="#"><u>Virginia</u></a>
<a href="#"><u>Illinois</u></a>	<a href="#"><u>New Jersey</u></a>	<a href="#"><u>Washington</u></a>
<a href="#"><u>Indiana</u></a>	<a href="#"><u>New Mexico</u></a>	<a href="#"><u>West Virginia</u></a>
<a href="#"><u>Iowa</u></a>	<a href="#"><u>New York</u></a>	<a href="#"><u>Wisconsin</u></a>
<a href="#"><u>Kansas</u></a>	<a href="#"><u>North Carolina</u></a>	<a href="#"><u>Wyoming</u></a>

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>Alabama</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Alabama Secure and Fair Enforcement for Mortgage Licensing Act of 2009	Mortgage Loan Originator <sup>1</sup>	Residential mortgage loan <sup>2</sup>	Bureau of Loans of the State Banking Department <sup>3</sup>	ALA. CODE § <a href="#">5-26-5</a> (2013)
	Licensee under the Alabama Small Loan Act	Licensee <sup>4</sup>	Small loans less than \$1,000 <sup>5</sup>	Bureau of Loans of the State Banking Department <sup>6</sup>	ALA. CODE § <a href="#">5-18-4</a> (2013)
	Licensee under the Alabama Mortgage Brokers Licensing Act	Mortgage Broker <sup>7</sup>	Mortgage Loan <sup>8</sup>	Bureau of Loans of the department <sup>9</sup>	ALA. CODE § <a href="#">5-25-4</a> (2013)
	Licensee under Alabama Consumer Credit Act	Creditor <sup>10</sup>	Consumer Credit Transaction <sup>11</sup>	Bureau of Loans <sup>12</sup>	ALA. CODE § <a href="#">5-19-22</a> (2013)
<b>Alaska</b> <a href="#">Click here to return to Table of Contents</a>	Mortgage Licensee under the Alaska Secure and Fair Mortgage Licensing Act of 2010	Mortgage Broker <sup>13</sup> Mortgage Lender <sup>14</sup> Mortgage Loan Originator <sup>15</sup>	Residential Mortgage Loan <sup>16</sup>	Department of Commerce, Community, and Economic Development <sup>17</sup>	ALASKA STAT. ANN. § <a href="#">06.60.010</a> (West 2013); ALASKA ADMIN. CODE tit. 3, § <a href="#">14.010</a> (2012)
	Licensee under the Alaska Small Loans Act	Person <sup>18</sup>	Loan ≤ \$25,000 <sup>19</sup>	Department of Commerce, Community, and Economic Development <sup>20</sup>	ALASKA STAT. ANN. § <a href="#">06.20.010</a> (West 2013)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
	Licensee under the Alaska Business License Act	Person <sup>21</sup>	For privilege of engaging in a business in the state <sup>22</sup>	Department of Commerce, Community, and Economic Development <sup>23</sup>	ALASKA STAT. ANN. § <a href="#">43.70.020</a> (West 2013)
<b>Arizona</b> <a href="#">Click here to return to Table of Contents</a>	Licensee Under Title 6, Chapter 9, Article 1 of the Arizona Revised Statutes	Mortgage Broker	Mortgage Loan <sup>24</sup>	Superintendent of Financial Institutions <sup>25</sup>	ARIZ. REV. STAT. ANN. § <a href="#">6-903</a> (2012)
	Licensee Under Title 6, Chapter 9, Article 2 of the Arizona Revised Statutes	Mortgage Banker	Mortgage banking loan <sup>26</sup>	Superintendent of Financial Institutions <sup>27</sup>	ARIZ. REV. STAT. ANN. § <a href="#">6-943</a> (2012)
	Licensee Under Title 6, Chapter 9, Article 4 of the Arizona Revised Statutes	Loan Originators	Mortgage loan or residential mortgage loan <sup>28</sup>	Superintendent of Financial Institutions <sup>29</sup>	ARIZ. REV. STAT. ANN. § <a href="#">6-991.03</a> (2012)
	Licensee Under Title 6, Chapter 9, Article 1 of the Arizona Revised Statutes	Consumer Lender	Consumer Loan <sup>30</sup>	Superintendent of Financial Institutions <sup>31</sup>	ARIZ. REV. STAT. ANN. § <a href="#">6-901</a> (2012)
<b>Arkansas</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Fair Mortgage Lending Act	Mortgage Broker	Mortgage Loan <sup>32</sup>	Securities Commissioner <sup>33</sup>	ARK. CODE ANN. § <a href="#">23-39-503(a)</a> (West 2012)
	Licensee under the Fair Mortgage Lending Act	Mortgage Banker	Mortgage Loan <sup>34</sup>	Securities Commissioner <sup>35</sup>	ARK. CODE ANN. § <a href="#">23-39-503(a)</a> (West 2012)
<b>California</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the California Finance Lenders Law	Finance Lender <sup>36</sup>	Residential mortgage loan <sup>37</sup>	Commissioner of Corporations	CAL. FIN. CODE § <a href="#">22100</a> (West 2012)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
	Licensee under the California Finance Lenders Law	Finance Broker <sup>38</sup>	Residential mortgage loan <sup>39</sup>	Commissioner of Corporations <sup>40</sup>	CAL. FIN. CODE § <a href="#">22100</a> (West 2012)
	Licensee under the California Residential Mortgage Lending Act	Mortgage Loan Originator	Residential Mortgage Loan <sup>41</sup>	Commissioner of Corporations <sup>42</sup>	CAL. FIN. CODE § <a href="#">50002(d)</a> (West 2012)
	Licensee under the California Residential Mortgage Lending Act	Person <sup>43</sup>	Residential Mortgage Loans <sup>44</sup>	Commissioner of Corporations <sup>45</sup>	CAL. FIN. CODE § <a href="#">50002</a> (West 2013)
<b>Colorado</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Mortgage Loan Originator Licensing and Mortgage Company Registration Act	Mortgage Loan Originator <sup>46</sup>	Mortgage <sup>47</sup>	Board of Mortgage Loan Originators <sup>48</sup>	COLO. REV. STAT. ANN. § <a href="#">12-61-903</a> (West 2013)
	Licensee under the Mortgage Loan Originator Licensing and Mortgage Company Registration Act	Mortgage Company <sup>49</sup>	Residential Mortgage Loan <sup>50</sup>	Board of Mortgage Loan Originators <sup>51</sup>	COLO. REV. STAT. ANN. § <a href="#">12-61-903.1</a> (West 2013)
	Licensee under the Uniform Consumer Credit Code – Finance Charges and Related Provisions	Lender	Supervised consumer loan with interest rate > 12% <sup>52</sup>	Assistant Attorney General <sup>53</sup>	COLO. REV. STAT. ANN. § <a href="#">5-2-301</a> (West 2013)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>Connecticut</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Title 36A, Chapter 668, Part I of the Connecticut General Statutes	Mortgage Broker <sup>54</sup>	Residential Mortgage Loan <sup>55</sup>	Banking Commissioner <sup>56</sup>	CONN. GEN. STAT. ANN. § <a href="#">36a-488</a> (West 2013)
	Licensee under Title 36A, Chapter 668, Part I of the Connecticut General Statutes	Mortgage Correspondent Lender <sup>57</sup>	Residential Mortgage Loan <sup>58</sup>	Banking Commissioner <sup>59</sup>	CONN. GEN. STAT. ANN. § <a href="#">36a-488</a> (West 2013)
	Licensee under Title 36A, Chapter 668, Part I of the Connecticut General Statutes	Mortgage Lender <sup>60</sup>	Residential Mortgage Loan <sup>61</sup>	Banking Commissioner <sup>62</sup>	CONN. GEN. STAT. ANN. § <a href="#">36a-488</a> (West 2013)
	Licensee under Title 36A, Chapter 668, Part I of the Connecticut General Statutes	Mortgage Loan Originator <sup>63</sup>	Residential Mortgage Loan <sup>64</sup>	Banking Commissioner <sup>65</sup>	CONN. GEN. STAT. ANN. § <a href="#">36a-488</a> (West 2013)
	Licensee under Title 36A, Chapter 668, Part III of the Connecticut General Statutes	Person <sup>66</sup>	Small Loan <= \$15,000 <sup>67</sup>	Banking Commissioner <sup>68</sup>	CONN. GEN. STAT. ANN. § <a href="#">36a-555</a> (West 2013)
	Licensee under Title 36A, Chapter 668, Part III of the Connecticut General Statutes	Licensee <sup>69</sup>	Loan > \$5,000 secured by real estate	Banking Commissioner <sup>70</sup>	CONN. AGENCIES REGS. § <a href="#">36a-570-17</a> (2013)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>Delaware</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Delaware Secure and Fair Enforcement for Mortgage Licensing Act of 2009	Mortgage Loan Originator <sup>71</sup>	Residential Mortgage Loan <sup>72</sup>	State Bank Commissioner <sup>73</sup>	DEL. CODE ANN. tit. 5, § <a href="#">2404</a> (West 2013); 5 DEL. ADMIN. CODE § <a href="#">2401-3.0</a> (2013)
	Licensee under Title 5, Part IV, Chapter 21 of the Delaware Code	Mortgage Loan Broker <sup>74</sup>	Mortgage Loan <sup>75</sup>	State Bank Commissioner <sup>76</sup>	DEL. CODE ANN. tit. 5, § <a href="#">2102</a> (West 2013)
	Licensee under Title 5, Part IV, Chapter 22 of the Delaware Code	Licensed Lender <sup>77</sup>	More than 5 loans within a 12-month period <sup>78</sup>	State Bank Commissioner <sup>79</sup>	DEL. CODE ANN. tit. 5, § <a href="#">2202</a> (West 2013)
<b>District of Columbia</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Division V, Title 26, Chapter 11 of the District of Columbia Official Code	Mortgage Loan Originator <sup>80</sup>	Mortgage Loan <sup>81</sup>	Superintendent of the District of Columbia Office of Banking and Financial Institutions <sup>82</sup>	D.C. CODE § <a href="#">26-1103</a> (2012)
	Licensee under Division V, Title 26, Chapter 11 of the District of Columbia Official Code	Mortgage Lender <sup>83</sup>	Mortgage Loan <sup>84</sup>	Superintendent of the District of Columbia Office of Banking and Financial Institutions <sup>85</sup>	D.C. CODE § <a href="#">26-1103</a> (2012)
	Licensee under Division V, Title 26, Chapter 11 of the District of Columbia Official Code	Mortgage Broker <sup>86</sup>	Mortgage Loan <sup>87</sup>	Superintendent of the District of Columbia Office of Banking and Financial Institutions <sup>88</sup>	D.C. CODE § <a href="#">26-1103</a> (2012)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>Florida</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Title XXXIII, Chapter 494, Part II of the Florida Statutes	Mortgage Lender <sup>89</sup>	Mortgage Loan <sup>90</sup>	Financial Services Commission <sup>91</sup>	FLA. STAT. ANN. § <a href="#">494.00611</a> (West 2012)
	Licensee under Title XXXIII, Chapter 494, Part II of the Florida Statutes	Mortgage Broker <sup>92</sup>	Mortgage Loan <sup>93</sup>	Financial Services Commission <sup>94</sup>	FLA. STAT. ANN. § <a href="#">494.00312</a> (West 2012)
	Licensee under Title XXXIII, Chapter 494, Part II of the Florida Statutes	Loan Originator <sup>95</sup>	Mortgage Loan <sup>96</sup>	Financial Services Commission <sup>97</sup>	FLA. STAT. ANN. § <a href="#">494.00321</a> (West 2012)
	Licensee under the Florida Consumer Finance Act	Licensee <sup>98</sup>	Consumer Finance Loan <= \$25,000 <sup>99</sup>	Commission of Financial Services <sup>100</sup>	FLA. STAT. ANN. § <a href="#">516.02</a> (West 2012)
<b>Georgia</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Financial Institutions Code of Georgia	Mortgage Loan Originator <sup>101</sup>	Mortgage Loan <sup>102</sup>	Commissioner of Banking and Finance <sup>103</sup>	GA. CODE ANN. § <a href="#">7-1-1001.1</a> (West 2013)
<b>Hawaii</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Safe and Secure Enforcement for Mortgage Licensing Act	Mortgage Loan Originator <sup>104</sup>	Residential Mortgage Loan <sup>105</sup>	Commissioner of Financial Institutions <sup>106</sup>	HAW. REV. STAT. § <a href="#">454f-3</a> (West 2012)
<b>Idaho</b> <a href="#">Click here to return to Table of Contents</a>	Licensee the Idaho Residential Mortgage Practices Act	Mortgage Lender <sup>107</sup>	Residential Mortgage Loan <sup>108</sup>	Director of the Department of Finance <sup>109</sup>	IDAHO CODE ANN. § <a href="#">26-31-206</a> (West 2013)
	Licensee the Idaho Residential Mortgage Practices Act	Mortgage Broker <sup>110</sup>	Residential Mortgage Loan <sup>111</sup>	Director of the Department of Finance <sup>112</sup>	IDAHO CODE ANN. § <a href="#">26-31-206</a> (West 2013)



State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
	Licensee the Idaho Residential Mortgage Practices Act	Mortgage Loan Originator <sup>113</sup>	Residential Mortgage Loan <sup>114</sup>	Director of the Department of Finance <sup>115</sup>	IDAHO CODE ANN. § <a href="#">26-31-304</a> (West 2013)
<b>Illinois</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Residential Mortgage License Act of 1987	Mortgage Loan Originator <sup>116</sup>	Residential Mortgage Loan <sup>117</sup>	Department of Financial and Professional Regulation <sup>118</sup>	205 ILL. COMP. STAT. § <a href="#">635/7-1a</a> (West 2013)
	Licensee under the Residential Mortgage License Act of 1987	Lender <sup>119</sup>	Residential Mortgage Loan <sup>120</sup>	Department of Financial and Professional Regulation <sup>121</sup>	205 ILL. COMP. STAT. § <a href="#">635/1-3(a)</a> (West 2013)
	Licensee under the Residential Mortgage License Act of 1987	Broker Lender <sup>122</sup>	Residential Mortgage Loan <sup>123</sup>	Department of Financial and Professional Regulation <sup>124</sup>	205 ILL. COMP. STAT. § <a href="#">635/1-3(a)</a> (West 2013)
	Licensee under the Consumer Installment Loan Act	Licensee <sup>125</sup>	Consumer Installment Loan <= \$40,000 <sup>126</sup>	Director of Financial Institutions <sup>127</sup>	205 ILL. COMP. STAT. § <a href="#">670/1</a> (West 2013)
<b>Indiana</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the First Lien Mortgage Lending Act - Miscellaneous	Creditor <sup>128</sup>	First Lien Mortgage Transaction <sup>129</sup>	Department of Financial Institutions <sup>130</sup>	IND. CODE ANN. § <a href="#">24-4.4-2-401</a> (West 2012)
	Licensee under Title 23, Article 2, Chapter 5 of the Indiana Code	Loan Broker	Loan <sup>131</sup>	Securities Commissioner <sup>132</sup>	IND. CODE ANN. § <a href="#">23-2-5-4</a> (West 2012)
	Licensee under Title 750, Article 9, Rule 3 of the Indiana Administrative Code	Mortgage Loan Originator <sup>133</sup>	Mortgage Transactions <sup>134</sup>	Department of Financial Institutions <sup>135</sup>	750 IND. ADMIN. CODE § <a href="#">9-3-1</a> (2012)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>Iowa</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Mortgage Licensing Act	Mortgage Loan Originator <sup>136</sup>	Residential Mortgage Loan <sup>137</sup>	Superintendent of Banking <sup>138</sup>	IOWA CODE ANN. § <a href="#">535d.4</a> (West 2013)
	Licensee under Title XIII, Subtitle 3, Chapter 535b of the Iowa Code	Mortgage Bankers <sup>139</sup>	Mortgage Loans on residential property <sup>140</sup>	Administrator <sup>141</sup>	IOWA CODE ANN. § <a href="#">535b.4</a> (West 2013)
	Licensee under Title XIII, Subtitle 3, Chapter 535b of the Iowa Code	Mortgage Brokers <sup>142</sup>	Mortgage Loans on residential property <sup>143</sup>	Administrator <sup>144</sup>	IOWA CODE ANN. § <a href="#">535b.4</a> (West 2013)
	Licensee under the Iowa Regulated Loan Act	Licensee <sup>145</sup>	Regulated Loan <= \$25,000 <sup>146</sup>	Superintendent of Banking <sup>147</sup>	IOWA CODE ANN. § <a href="#">536.1</a> (West 2013)
<b>Kansas</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Chapter 9, Article 22 of the Kansas Statutes	Mortgage Company <sup>148</sup>	Residential Mortgage Loan <sup>149</sup>	Kansas State Bank Commissioner <sup>150</sup>	KAN. STAT. ANN. § <a href="#">9-2203</a> (West 2012)
	Licensee under Chapter 9, Article 22 of the Kansas Statutes	Mortgage Loan Originator <sup>151</sup>	Residential Mortgage Loan <sup>152</sup>	Kansas State Bank Commissioner <sup>153</sup>	KAN. STAT. ANN. § <a href="#">9-2203</a> (2012)
<b>Kentucky</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Mortgage Licensing and Regulation Act	Mortgage Loan Company <sup>154</sup>	Mortgage Loan <sup>155</sup>	Department of Financial Institutions <sup>156</sup>	KY. REV. STAT. ANN. § <a href="#">286.8-030(1)(a)</a> (West 2012)
	Licensee under the Mortgage Licensing and Regulation Act	Mortgage Loan Broker <sup>157</sup>	Mortgage Loan <sup>158</sup>	Department of Financial Institutions <sup>159</sup>	KY. REV. STAT. ANN. § <a href="#">286.8-030(1)(a)</a> (West 2012)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
	Licensee under the Mortgage Licensing and Regulation Act	Mortgage Loan Originator <sup>160</sup>	Mortgage Loan <sup>161</sup>	Department of Financial Institutions <sup>162</sup>	KY. REV. STAT. ANN. § <a href="#">286.8-030(1)(c)</a> (West 2012)
	Licensee under Title XXV, Chapter 286, Subtitle 4 of the Kentucky Revised Statutes	Person <sup>163</sup>	Loans of \$15,000 or less	Commissioner of Financial Institutions <sup>164</sup>	KY. REV. STAT. ANN. § <a href="#">286.4-420</a> (West 2013)
<b>Louisiana</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Louisiana S.A.F.E. Residential Mortgage Lending Act	Mortgage Loan Originator <sup>165</sup>	Residential Mortgage Loan <sup>166</sup>	Commissioner <sup>167</sup>	LA. REV. STAT. ANN. § <a href="#">6:1086</a> (2012)
	Licensee under the Louisiana S.A.F.E. Residential Mortgage Lending Act	Mortgage Lender <sup>168</sup>	Residential Mortgage Loan <sup>169</sup>	Commissioner <sup>170</sup>	LA. REV. STAT. ANN. § <a href="#">6:1086</a> (2012)
	Licensee under the Louisiana S.A.F.E. Residential Mortgage Lending Act	Mortgage Broker <sup>171</sup>	Residential Mortgage Loan <sup>172</sup>	Commissioner <sup>173</sup>	LA. REV. STAT. ANN. § <a href="#">6:1086</a> (2012)
	Licensee under the Louisiana Consumer Credit Law	Licensed Lender <sup>174</sup>	Consumer Loan <sup>175</sup>	Commissioner of Financial Institutions <sup>176</sup>	LA. REV. STAT. ANN. § <a href="#">9:3558</a> (2012)

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<b>Maine</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Maine Secure and Fair Enforcement for Mortgage Licensing Act of 2009	Mortgage Loan Originator <sup>177</sup>	Residential Mortgage Loan <sup>178</sup>	Superintendent of Financial Institutions <sup>179</sup>	ME. REV. STAT. tit. 9-A, § <a href="#">13-103</a> (2012)
	Licensee under the Maine Consumer Credit Code – Loan Brokers	Loan Broker <sup>180</sup>	Extension of credit <sup>181</sup>	Superintendent of Financial Institutions <sup>182</sup>	ME. REV. STAT. tit. 9-A, § <a href="#">10-201</a> (2012)
	Licensee under the Maine Consumer Credit Code – Finance Charges and Related Provisions	Supervised Lender <sup>183</sup>	Supervised loan <sup>184</sup>	Superintendent of Financial Institutions <sup>185</sup>	ME. REV. STAT. tit. 9-A, § <a href="#">2-301</a> (2012)
<b>Maryland</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Consumer Loans – Licensing Provisions	Person <sup>186</sup>	Loan <sup>187</sup>	Commissioner <sup>188</sup>	MD. CODE ANN., FIN. INST. § <a href="#">11-204</a> (West 2012)
	Licensee under the Installment Loans – Licensing Provisions	Credit Service Business <sup>189</sup> , or a Person making more than 5 installment loans a year <sup>190</sup>	Installment Loan <sup>191</sup>	Commissioner	MD. CODE ANN., FIN. INST. § <a href="#">11-302</a> (West 2012)
	Licensee under the Maryland Mortgage Lender Law	Mortgage Lender <sup>192</sup>	Mortgage Loan <sup>193</sup>	Commissioner of Financial Regulation <sup>194</sup>	MD. CODE ANN., FIN. INST. § <a href="#">11-504</a> (West 2012)
	Licensee under the Maryland Money Transmission Act	Person <sup>195</sup>	Secondary Mortgage Loan <sup>196</sup>	Commissioner <sup>197</sup>	MD. CODE ANN., COM. LAW § <a href="#">12-402</a> (West 2012)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
	Licensee under the Secondary Mortgage Loans – Licensing Provisions	Person <sup>198</sup>	Loan <sup>199</sup>	Commissioner <sup>200</sup>	MD. CODE ANN., COM. LAW § <a href="#">12-302</a> (West 2012)
<b>Massachusetts</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Part III, Title IV, Chapter 255F of the Massachusetts General Laws	Mortgage Loan Originator <sup>201</sup>	Residential Mortgage Loan <sup>202</sup>	Commissioner of Banks <sup>203</sup>	MASS. GEN. LAWS ANN. ch. 255F, § <a href="#">2</a> (West 2013)
	Licensee under Part III, Title IV, Chapter 255E of the Massachusetts General Laws	Mortgage Broker <sup>204</sup>	Mortgage Loan on Residential Property <sup>205</sup>	Commissioner of Banks <sup>206</sup>	MASS. GEN. LAWS ANN. ch. 255E, § <a href="#">2</a> (West 2013)
	Licensee under Part III, Title IV, Chapter 255E of the Massachusetts General Laws	Mortgage Lender <sup>207</sup>	Mortgage Loan on Residential Property <sup>208</sup>	Commissioner of Banks <sup>209</sup>	MASS. GEN. LAWS ANN. ch. 255E, § <a href="#">2</a> (West 2013)
<b>Michigan</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Mortgage Brokers, Lenders, and Servicers Licensing Act	Mortgage Broker <sup>210</sup>	Mortgage Loan <sup>211</sup>	Commissioner of the Office of Financial and Insurance Regulation of the Department of Licensing and Regulatory Affairs <sup>212</sup>	MICH. COMP. LAWS ANN. § <a href="#">445.1652</a> (West 2012)
	Licensee under the Mortgage Brokers, Lenders, and Servicers Licensing Act	Mortgage Lender <sup>213</sup>	Mortgage Loan <sup>214</sup>	Commissioner of the Office of Financial and Insurance Regulation of the Department of Licensing and Regulatory Affairs <sup>215</sup>	MICH. COMP. LAWS ANN. § <a href="#">445.1652</a> (West 2012)

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	Licensee under the Mortgage Loan Originator Licensing Act	Mortgage Loan Originator <sup>216</sup>	Residential Mortgage Loan <sup>217</sup>	Commissioner of the Office of Financial and Insurance Regulation of the Department of Licensing and Regulatory Affairs <sup>218</sup>	MICH. COMP. LAWS ANN. § <a href="#">493.135</a> (West 2012)
	Licensee under the Secondary Mortgage Loan Act	Broker <sup>219</sup>	Secondary Mortgage Loan <sup>220</sup>	Commissioner of the Office of Financial and Insurance Regulation of the Department of Licensing and Regulatory Affairs <sup>221</sup>	MICH. COMP. LAWS ANN. § <a href="#">493.52</a> (West 2012)
	Licensee under the Secondary Mortgage Loan Act	Lender <sup>222</sup>	Secondary Mortgage Loan <sup>223</sup>	Commissioner of the Office of Financial and Insurance Regulation of the Department of Licensing and Regulatory Affairs <sup>224</sup>	MICH. COMP. LAWS ANN. § <a href="#">493.52</a> (West 2012)
<b>Minnesota</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Minnesota S.A.F.E. Mortgage Licensing Act of 2010	Mortgage Loan Originator <sup>225</sup>	Residential Mortgage Loan <sup>226</sup>	Commissioner of Commerce <sup>227</sup>	MINN. STAT. ANN. § <a href="#">58A.03</a> (West 2013)
	Licensee under the Minnesota Residential Mortgage Originator and Servicer Licensing Act	Residential Mortgage Originator <sup>228</sup>	Residential Mortgage Loan <sup>229</sup>	Commissioner of Commerce <sup>230</sup>	MINN. STAT. ANN. § <a href="#">58.04</a> (West 2013)
<b>Mississippi</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Mississippi S.A.F.E. Mortgage Act	Mortgage Broker <sup>231</sup>	Residential Mortgage Loans <sup>232</sup>	Department of Banking and Consumer Finance of the State of Mississippi <sup>233</sup>	MISS. CODE ANN. § <a href="#">81-18-7</a> (West 2012)
	Licensee under the Mississippi S.A.F.E. Mortgage Act	Mortgage Lender <sup>234</sup>	Residential Mortgage Loans <sup>235</sup>	Department of Banking and Consumer Finance of the State of Mississippi <sup>236</sup>	MISS. CODE ANN. § <a href="#">81-18-7</a> (West 2012)
	Licensee under the Mississippi S.A.F.E. Mortgage Act	Mortgage Loan Originator <sup>237</sup>	Residential Mortgage Loans <sup>238</sup>	Department of Banking and Consumer Finance of the State of Mississippi <sup>239</sup>	MISS. CODE ANN. § <a href="#">81-18-7</a> (West 2012)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>Missouri</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Missouri Safe and Fair Enforcement for Mortgage Licensing Act	Mortgage Loan Originator <sup>240</sup>	Residential Mortgage Loan <sup>241</sup>	Director of the Division of Finance <sup>242</sup>	MO. ANN. STAT. § <a href="#">443.725</a> (West 2012)
	Licensee under the Missouri Safe and Fair Enforcement for Mortgage Licensing Act	Residential Mortgage Loan Broker <sup>243</sup>	Residential Mortgage Loan <sup>244</sup>	Director of the Division of Finance <sup>245</sup>	MO. ANN. STAT. § <a href="#">443.812</a> (West 2012)
<b>Montana</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Montana Mortgage Broker, Mortgage Lender, and Mortgage Loan Originator Licensing Act	Mortgage Broker <sup>246</sup>	Residential Mortgage Loan <sup>247</sup>	Department of Administration – Division of Banking and Financial Institutions <sup>248</sup>	MONT. CODE ANN. § <a href="#">32-9-102</a> (West 2013)
	Licensee under the Montana Mortgage Broker, Mortgage Lender, and Mortgage Loan Originator Licensing Act	Mortgage Lender <sup>249</sup>	Residential Mortgage Loan <sup>250</sup>	Department of Administration – Division of Banking and Financial Institutions <sup>251</sup>	MONT. CODE ANN. § <a href="#">32-9-102</a> (West 2013)
	Licensee under the Montana Mortgage Broker, Mortgage Lender, and Mortgage Loan Originator Licensing Act	Mortgage Loan Originator <sup>252</sup>	Residential Mortgage Loan <sup>253</sup>	Department of Administration – Division of Banking and Financial Institutions <sup>254</sup>	MONT. CODE ANN. § <a href="#">32-9-102</a> (West 2013)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>Nebraska</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Residential Mortgage Licensing Act	Mortgage Loan Originator <sup>255</sup>	Residential Mortgage Loan <sup>256</sup>	Director of Banking and Finance <sup>257</sup>	NEB. REV. STAT. ANN. § <a href="#">45-727</a> (West 2012)
	Licensee under Residential Mortgage Licensing Act	Mortgage Banker <sup>258</sup>	Residential Mortgage Loan <sup>259</sup>	Director of Banking and Finance <sup>260</sup>	NEB. REV. STAT. ANN. § <a href="#">45-705</a> (West 2012)
	Licensee under the Nebraska Installment Loan Act	Person <sup>261</sup>	Installment Loan <sup>262</sup>	Director of Banking and Finance <sup>263</sup>	NEB. REV. STAT. ANN. § <a href="#">45-1008</a> (West 2012)
<b>Nevada</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Title 54, Chapter 645b of the Nevada Revised Statutes	Mortgage Broker <sup>264</sup>	Loan secured by a lien on real property <sup>265</sup>	Commissioner of Mortgage Lending <sup>266</sup>	NEV. REV. STAT. ANN. § <a href="#">645B.020</a> (West 2011)
	Licensee under Title 54, Chapter 645b of the Nevada Revised Statutes	Residential Mortgage Loan Originator <sup>267</sup>	Residential Mortgage Loan <sup>268</sup>	Commissioner of Mortgage Lending <sup>269</sup>	NEV. REV. STAT. ANN. § <a href="#">645B.405</a> (West 2011)
	Licensee under Title 54, Chapter 645b of the Nevada Revised Statutes	Mortgage Agent <sup>270</sup>	Residential Mortgage Loan <sup>271</sup>	Commissioner of Mortgage Lending <sup>272</sup>	NEV. REV. STAT. ANN. § <a href="#">645B.0125</a> (West 2011)
	Licensee under Title 54, Chapter 645e of the Nevada Revised Statutes	Mortgage Banker <sup>273</sup>	Loans secured by liens on real property	Commissioner of Mortgage Lending <sup>274</sup>	NEV. REV. STAT. ANN. § <a href="#">645E.200</a> (West 2011)
	Licensee under the Nevada Installment Loan and Finance Act	Person <sup>275</sup>	Business of Lending <sup>276</sup>	Commissioner <sup>277</sup>	NEV. REV. STAT. ANN. § <a href="#">675.060</a> (2013)



State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>New Hampshire</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Title XXXV, Chapter 397-A	Mortgage Broker <sup>278</sup>	Mortgage Loan <sup>279</sup>	Banking Department <sup>280</sup>	N.H. REV. STAT. ANN. § <a href="#">397-A:3</a> (2013)
	Licensee under Title XXXV, Chapter 397-A	Mortgage Banker <sup>281</sup>	Mortgage Loan <sup>282</sup>	Banking Department <sup>283</sup>	N.H. REV. STAT. ANN. § <a href="#">397-A:3</a> (2013)
	Licensee under Title XXXV, Chapter 397-A	Mortgage Originator <sup>284</sup>	Mortgage <sup>285</sup>	Banking Department <sup>286</sup>	N.H. REV. STAT. ANN. § <a href="#">397-A:3</a> (2013)
<b>New Jersey</b> <a href="#">Click here to return to Table of Contents</a>	New Jersey Consumer Finance Licensing Act	Residential Mortgage Lender <sup>287</sup>	Residential Mortgage Loan <sup>288</sup>	Department of Banking and Insurance <sup>289</sup>	N.J. STAT. ANN. § <a href="#">17:11C-54</a> (West 2013)
	New Jersey Consumer Finance Licensing Act	Residential Mortgage Broker <sup>290</sup>	Residential Mortgage Loan <sup>291</sup>	Department of Banking and Insurance <sup>292</sup>	N.J. STAT. ANN. § <a href="#">17:11C-54</a> (West 2013)
	New Jersey Consumer Finance Licensing Act	Mortgage Loan Originator <sup>293</sup>	Residential Mortgage Loan <sup>294</sup>	Department of Banking and Insurance <sup>295</sup>	N.J. STAT. ANN. § <a href="#">17:11C-54</a> (West 2013)
	New Jersey Consumer Finance Licensing Act	Consumer Lender <sup>296</sup>	Consumer Loan of \$50,000 or less <sup>297</sup>	Department of Banking and Insurance <sup>298</sup>	N.J. STAT. ANN. § <a href="#">17:11C-3</a> (West 2013)
	New Mexico Loan Originator Licensing Act	Mortgage Loan Originator <sup>299</sup>	Residential Mortgage Loan <sup>300</sup>	Regulation and Licensing Department – Division of Financial Institutions <sup>301</sup>	N.M. STAT. ANN. § <a href="#">58-21B-4</a> (West 2012)
	Licensee under the Mortgage Loan Company and Mortgage Broker Act	Mortgage Loan Company <sup>302</sup>	Mortgage Loan <sup>303</sup>	Regulation and Licensing Department – Division of Financial Institutions <sup>304</sup>	N.M. STAT. ANN. § <a href="#">58-21-3</a> (West 2012)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>New York</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Banking Law	Mortgage Loan Originator <sup>305</sup>	Residential Mortgage Loan <sup>306</sup>	Superintendent	N.Y. BANKING LAW § <a href="#">599-c</a> (McKinney 2013)
	Licensee under the Banking Law	Mortgage Banker <sup>307</sup>	Mortgage Loan <sup>308</sup>	Superintendent	N.Y. BANKING LAW § <a href="#">590</a> (McKinney 2013)
	Licensee under the Banking Law	Mortgage Broker <sup>309</sup>	Mortgage Loan <sup>310</sup>	Superintendent	N.Y. BANKING LAW § <a href="#">590(2)(b)</a> (McKinney 2013)
<b>North Carolina</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the North Carolina Safe and Fair Enforcement (S.A.F.E.) Mortgage Licensing Act	Mortgage Loan Originator <sup>311</sup>	Residential Mortgage Loan <sup>312</sup>	North Carolina Commissioner of Banks <sup>313</sup>	N.C. GEN. STAT. ANN. § <a href="#">53-244.040</a> (West 2013)
	Licensee under the North Carolina Safe and Fair Enforcement (S.A.F.E.) Mortgage Licensing Act	Mortgage Broker <sup>314</sup>	Residential Mortgage Loan <sup>315</sup>	North Carolina Commissioner of Banks <sup>316</sup>	N.C. GEN. STAT. ANN. § <a href="#">53-244.040</a> (West 2013)
	Licensee under the North Carolina Safe and Fair Enforcement (S.A.F.E.) Mortgage Licensing Act	Mortgage Lender <sup>317</sup>	Residential Mortgage Loan <sup>318</sup>	North Carolina Commissioner of Banks <sup>319</sup>	N.C. GEN. STAT. ANN. § <a href="#">53-244.040</a> (West 2013)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
	Licensee under the North Carolina Consumer Finance Act	Person <sup>320</sup>	Loans of \$10,000 or less <sup>321</sup>	Commissioner of Banks <sup>322</sup>	N.C. GEN. STAT. ANN. § <a href="#">53-168</a> (West 2013)
<b>North Dakota</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Title 13, Chapter 13-10 of the North Dakota Code	Mortgage Loan Originator <sup>323</sup>	Residential Mortgage Loan <sup>324</sup>	Commissioner <sup>325</sup>	N.D. CENT. CODE ANN. § <a href="#">13-10-03</a> (West 2013)
	Licensee under Title 13, Chapter 13-04.1 of the North Dakota Code	Money Broker <sup>326</sup>	Mortgage <sup>327</sup>	Commissioner <sup>328</sup>	N.D. CENT. CODE ANN. § <a href="#">13-04.1-02</a> (West 2013)
<b>Ohio</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Title XIII, Chapter 1322 of the Ohio Revised Code	Mortgage Broker <sup>329</sup>	Residential Mortgage Loans <sup>330</sup>	Superintendent of Financial Institutions <sup>331</sup>	OHIO REV. CODE ANN. § <a href="#">1322.041</a> (West 2012)
	Licensee under Title XIII, Chapter 1322 of the Ohio Revised Code	Mortgage Banker <sup>332</sup>	Residential First Lien Mortgage Loans <sup>333</sup>	Superintendent of Financial Institutions <sup>334</sup>	OHIO REV. CODE ANN. § <a href="#">1322.01</a> (West 2012)
	Licensee under Title XIII, Chapter 1322 of the Ohio Revised Code	Loan Originator <sup>335</sup>	Residential Mortgage Loan <sup>336</sup>	Superintendent of Financial Institutions	OHIO REV. CODE ANN. § <a href="#">1322.031</a> (West 2012)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
	Licensee under Title XIII, Chapter 1321 of the Ohio Revised Code	Person <sup>337</sup>	Residential Mortgage Loans Secured by a Mortgage on a Borrower's Real Estate which is other than first lien on the real estate <sup>338</sup>	Division of Financial Institutions <sup>339</sup>	OHIO REV. CODE ANN. § <a href="#">1321.52</a> (West 2012)
<b>Oklahoma</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Oklahoma Secure and Fair Enforcement for Mortgage Licensing Act	Mortgage Broker <sup>340</sup>	Residential Mortgage Loan <sup>341</sup>	Administrator of Consumer Credit <sup>342</sup>	OKLA. STAT. ANN. tit. 59, § <a href="#">2095.5</a> (West 2012)
	Licensee under the Oklahoma Secure and Fair Enforcement for Mortgage Licensing Act	Mortgage Loan Originator <sup>343</sup>	Residential Mortgage Loan <sup>344</sup>	Administrator of Consumer Credit <sup>345</sup>	OKLA. STAT. ANN. tit. 59, § <a href="#">2095.5</a> (West 2012)
<b>Oregon</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Oregon Mortgage Lenders Law	Mortgage Banker <sup>346</sup>	Residential Mortgage Transaction <sup>347</sup>	Department of Consumer and Business Services <sup>348</sup>	OR. REV. STAT. ANN. § <a href="#">86A.103</a> (West 2012)
	Licensee under the Oregon Mortgage Lenders Law	Mortgage Broker <sup>349</sup>	Residential Mortgage Transaction <sup>350</sup>	Department of Consumer and Business Services <sup>351</sup>	OR. REV. STAT. ANN. § <a href="#">86A.103</a> (West 2012)
	Licensee under Title 9, Chapter 86A	Mortgage Loan Originator <sup>352</sup>	Residential Mortgage Loan <sup>353</sup>	Department of Consumer and Business Services <sup>354</sup>	OR. REV. STAT. ANN. § <a href="#">86A.212</a> (West 2012)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>Pennsylvania</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Mortgage Licensing Act	Mortgage Broker <sup>355</sup>	Mortgage Loan <sup>356</sup>	Department of Banking <sup>357</sup>	7 PA. CONS. STAT. ANN. § <a href="#">6111</a> (West 2012)
	Licensee under the Mortgage Licensing Act	Mortgage Loan Correspondent <sup>358</sup>	Mortgage Loan <sup>359</sup>	Department of Banking <sup>360</sup>	7 PA. CONS. STAT. ANN. § <a href="#">6111</a> (West 2012)
	Licensee under the Mortgage Licensing Act	Mortgage Lender <sup>361</sup>	Mortgage Loan; <sup>362</sup> Secondary Mortgage <sup>363</sup>	Department of Banking <sup>364</sup>	7 PA. CONS. STAT. ANN. § <a href="#">6111</a> (West 2012)
	Licensee under the Mortgage Licensing Act	Mortgage Loan Originator <sup>365</sup>	Mortgage Loan <sup>366</sup>	Department of Banking <sup>367</sup>	7 PA. CONS. STAT. ANN. § <a href="#">6111</a> (West 2012)
	Licensee under the Consumer Discount Company Act	Person <sup>368</sup>	Loan of \$25,000 or less <sup>369</sup>	Secretary of Banking <sup>370</sup>	7 PA. CONS. STAT. ANN. § <a href="#">6203</a> (West 2012)
<b>Rhode Island</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Title 19, Chapter 14 of the Rhode Island General Laws	Mortgage Loan Originator <sup>371</sup>	Residential Mortgage Loan <sup>372</sup>	Division of Banking <sup>373</sup>	R.I. GEN. LAWS ANN. § <a href="#">19-14-2</a> (West 2012)
	Licensee under Title 19, Chapter 14 of the Rhode Island General Laws	Lender <sup>374</sup>	Loan <sup>375</sup>	Division of Banking <sup>376</sup>	R.I. GEN. LAWS ANN. § <a href="#">19-14-2</a> (West 2012)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
	Licensee under Title 19, Chapter 14 of the Rhode Island General Laws	Loan Broker <sup>377</sup>	Loan <sup>378</sup>	Division of Banking <sup>379</sup>	R.I. GEN. LAWS ANN. § <a href="#">19-14-2</a> (West 2012)
<b>South Carolina</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Title 34, Chapter 29	Person	Loans of \$7,500 or less	State Board of Bank Control <sup>380</sup>	S.C. CODE ANN. § <a href="#">34-29-20</a> (2012)
	Licensee under the Licensing of Mortgage Brokers Act	Mortgage Broker <sup>381</sup>	Mortgage Loan <sup>382</sup>	Administrator of the Department of Consumer Affairs <sup>383</sup>	S.C. CODE ANN. § <a href="#">40-58-30</a> (2012)
	Licensee under the Licensing of Mortgage Brokers Act	Loan Originator <sup>384</sup>	Mortgage Loan <sup>385</sup>	Administrator of the Department of Consumer Affairs <sup>386</sup>	S.C. CODE ANN. § <a href="#">40-58-30</a> (2012)
	Licensee under Title 37, Chapter 22	Mortgage Lender <sup>387</sup>	Mortgage Loan <sup>388</sup>	State Board of Financial Institutions <sup>389</sup>	S.C. CODE ANN. § <a href="#">37-22-120</a> (2012)
<b>South Dakota</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Title 54, Chapter 54-14	Mortgage Lender <sup>390</sup>	Mortgage <sup>391</sup>	Division of Banking of the Department of Revenue and Regulation <sup>392</sup>	S.D. CODIFIED LAWS § <a href="#">54-14-13</a> (2012)
	Licensee under Title 54, Chapter 54-14	Mortgage Broker <sup>393</sup>	Mortgage <sup>394</sup>	Division of Banking of the Department of Revenue and Regulation <sup>395</sup>	S.D. CODIFIED LAWS § <a href="#">54-14-13</a> (2012)
	Licensee under Title 54, Chapter 54-14	Mortgage Loan Originator <sup>396</sup>	Mortgage Loan	Division of Banking of the Department of Revenue and Regulation <sup>397</sup>	S.D. CODIFIED LAWS § <a href="#">54-14-13</a> (2012)
	Licensee under Title 54, Chapter 54-4	Person <sup>398</sup>	Loan <sup>399</sup>	Division of Banking of the Department of Labor and Regulation <sup>400</sup>	S.D. CODIFIED LAWS § <a href="#">54-4-52</a> (2012)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>Tennessee</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Tennessee Residential Lending, Brokerage, and Servicing Act	Mortgage Lender <sup>401</sup>	Residential Mortgage Loan <sup>402</sup>	Commissioner of Financial Institutions <sup>403</sup>	TENN. CODE ANN. § <a href="#">45-13-201</a> (West 2012)
	Licensee under the Tennessee Residential Lending, Brokerage, and Servicing Act	Mortgage Broker <sup>404</sup>	Residential Mortgage Loan <sup>405</sup>	Commissioner of Financial Institutions <sup>406</sup>	TENN. CODE ANN. § <a href="#">45-13-201</a> (West 2012)
	Licensee under the Tennessee Residential Lending, Brokerage, and Servicing Act	Mortgage Loan Originator <sup>407</sup>	Residential Mortgage Loan <sup>408</sup>	Commissioner of Financial Institutions <sup>409</sup>	TENN. CODE ANN. § <a href="#">45-13-301</a> (West 2012)
<b>Texas</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Title 4, Subtitle B, Chapter 342, Subchapter B of the Texas Financial Code	Person <sup>410</sup>	Loan <sup>411</sup>	Consumer Credit Commissioner <sup>412</sup>	TEX. FIN. CODE ANN. § <a href="#">342.051</a> (West 2011)
	Licensee under the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009	Residential Mortgage Loan Originator <sup>413</sup>	Residential Mortgage Loan <sup>414</sup>	Savings and Mortgage Lending Commissioner; or the Consumer Credit Commissioner <sup>415</sup>	TEX. FIN. CODE ANN. § <a href="#">180.051</a> (West 2011); 7 TEX. ADMIN. CODE § <a href="#">80.100</a> (2013)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
	Licensee under the Residential Mortgage Loan Company and Residential Mortgage Loan Originator Licensing and Registration Act	Residential Mortgage Loan Company <sup>416</sup>	Residential Mortgage Loan <sup>417</sup>	Savings and Mortgage Lending Commissioner <sup>418</sup>	TEX. FIN. CODE § <a href="#">156.201</a> (West 2011)
	Licensee under Title 7, Part 4, Chapter 80, Subchapter B of the Texas Administrative Code	Mortgage Broker <sup>419</sup>	Residential Mortgage Loan <sup>420</sup>	Savings and Mortgage Lending <sup>421</sup>	7 TEX. ADMIN. CODE § <a href="#">80.100</a> (2013)
	Licensee under the Mortgage Banker Registration and Residential Mortgage Loan Originator Licensing Act	Mortgage Banker <sup>422</sup>	Residential Mortgage Loan <sup>423</sup>	Savings and Mortgage Lending Commissioner <sup>424</sup>	TEX. FIN. CODE § <a href="#">157.003</a> (West 2011)
<b>Utah</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Utah Residential Mortgage Practices and Licensing Act	Person <sup>425</sup>	Residential Mortgage Loan <sup>426</sup>	Division of Real Estate <sup>427</sup>	UTAH CODE ANN. § <a href="#">61-2c-201</a> (West 2012)
	Licensee under the Mortgage Lending and Servicing Act	Lender <sup>428</sup>	Mortgage <sup>429</sup>	Division of Real Estate <sup>430</sup>	UTAH CODE ANN. § <a href="#">70D-2-201(1)</a> (West 2012)
	Licensee under the Mortgage Lending and Servicing Act	Broker <sup>431</sup>	Mortgage Loan <sup>432</sup>	Division of Real Estate <sup>433</sup>	UTAH CODE ANN. § <a href="#">70D-2-201(1)</a> (West 2012)



State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>Vermont</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Title Eight, Part 2, Chapter 73 of the Vermont Statutes	Mortgage Broker <sup>434</sup> , Mortgage Loan Originator <sup>435</sup> ; Sales Finance Company <sup>436</sup> ; engage in business of making loans of money, credit, goods or things <sup>437</sup>	Mortgage Loans <sup>438</sup> , other than commercial loans; Residential Mortgage Loan <sup>439</sup> ; purchase of one or more retail installment contracts <sup>440</sup>	Commissioner of Banking, Insurance, Securities and Health Care Administration <sup>441</sup>	VT. STAT. ANN. tit. 8, § <a href="#">2201(a)(1)</a> (West 2012)
	Licensee under Title Eight, Part 2, Chapter 73 of the Vermont Statutes	Mortgage Broker <sup>442</sup>	Mortgage Loan <sup>443</sup>	Commissioner of Banking, Insurance, Securities and Health Care Administration <sup>444</sup>	VT. STAT. ANN. tit. 8, § <a href="#">2201(a)(2)</a> (West 2012)
	Licensee under Title Eight, Part 2, Chapter 73 of the Vermont Statutes	Mortgage Loan Originator <sup>445</sup>	Mortgage Loan <sup>446</sup>	Commissioner of Banking, Insurance, Securities and Health Care Administration <sup>447</sup>	VT. STAT. ANN. tit. 8, § <a href="#">2201(a)(3)</a> (West 2012)
<b>Virginia</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Title 6.2, Subtitle III, Chapter 16 of the Virginia Code	Mortgage Lender <sup>448</sup>	Mortgage Loans <sup>449</sup>	Commissioner of Financial Institutions <sup>450</sup>	VA. CODE ANN. § <a href="#">6.2-1601</a> (West 2013)
	Licensee under Title 6.2, Subtitle III, Chapter 16 of the Virginia Code	Mortgage Broker <sup>451</sup>	Mortgage Loans <sup>452</sup>	Commissioner of Financial Institutions <sup>453</sup>	VA. CODE ANN. § <a href="#">6.2-1601</a> (West 2013)
	Licensee under Title 6.2, Subtitle III, Chapter 17 of the Virginia Code	Mortgage Loan Originator <sup>454</sup>	Residential Mortgage Loan <sup>455</sup>	Commissioner of Financial Institutions <sup>456</sup>	VA. CODE ANN. § <a href="#">6.2-1701</a> (West 2013)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>Washington</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Consumer Loan Act	Person <sup>457</sup>	Secured or unsecured loans <sup>458</sup> of money, credit, or things; Residential mortgage loans <sup>459</sup>	Director of Financial Institutions <sup>460</sup>	WASH. REV. CODE ANN. § <a href="#">31.04.035</a> (West 2013)
	Licensee under the Mortgage Broker Practices Act	Mortgage Broker <sup>461</sup>	Residential Mortgage Loan <sup>462</sup>	Department of Financial Institutions <sup>463</sup>	WASH. REV. CODE ANN. § <a href="#">19.146.200</a> (West 2013)
	Licensee under the Mortgage Broker Practices Act	Loan Originator <sup>464</sup>	Residential Mortgage Loan <sup>465</sup>	Director of Financial Institutions <sup>466</sup>	WASH. REV. CODE ANN. § <a href="#">19.146.200</a> (West 2013)
<b>West Virginia</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the West Virginia Residential Mortgage Lender, Broker and Servicer Act	Lender <sup>467</sup> ,	Primary or Subordinate Mortgage <sup>468</sup>	Commissioner of Banking <sup>469</sup>	W. VA. CODE ANN. § <a href="#">31-17-2</a> (West 2012)
	Licensee under the West Virginia Residential Mortgage Lender, Broker and Servicer Act	Broker <sup>470</sup>	Primary or Subordinate Mortgage <sup>471</sup>	Commissioner of Banking <sup>472</sup>	W. VA. CODE ANN. § <a href="#">31-17-2</a> (West 2012)
	Licensee under the West Virginia Safe Mortgage Licensing Act	Mortgage Loan Originator <sup>473</sup>	Residential Mortgage Loan <sup>474</sup>	Commissioner of Banking <sup>475</sup>	W. VA. CODE ANN. § <a href="#">31-17A-3</a> (West 2012)

State	License Type	Licensed Entities	Loan Type	Regulating Agency	Citation
<b>Wisconsin</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under Chapter 224, Subchapter III of the Wisconsin Statutes	Mortgage Banker <sup>476</sup>	Residential Mortgage Loan <sup>477</sup>	Division of Banking <sup>478</sup>	WIS. STAT. ANN. § <a href="#">224.72</a> (West 2012)
	Licensee under Chapter 224, Subchapter III of the Wisconsin Statutes	Mortgage Broker <sup>479</sup>	Residential Mortgage Loan <sup>480</sup>	Division of Banking <sup>481</sup>	WIS. STAT. ANN. § <a href="#">224.72</a> (West 2012)
	Licensee under Chapter 224, Subchapter III of the Wisconsin Statutes	Mortgage Loan Originator <sup>482</sup>	Residential Mortgage Loan <sup>483</sup>	Division of Banking <sup>484</sup>	WIS. STAT. ANN. § <a href="#">224.725</a> (West 2012)
<b>Wyoming</b> <a href="#">Click here to return to Table of Contents</a>	Licensee under the Wyoming Residential Mortgage Practices Act	Mortgage Lender <sup>485</sup>	Residential Mortgage Loan <sup>486</sup>	Wyoming Banking Commissioner <sup>487</sup>	WYO. STAT. ANN. § <a href="#">40-23-104</a> (West 2012)
	Licensee under the Wyoming Residential Mortgage Practices Act	Mortgage Broker <sup>488</sup>	Residential Mortgage Loan <sup>489</sup>	Wyoming Banking Commissioner <sup>490</sup>	WYO. STAT. ANN. § <a href="#">40-23-104</a> (West 2012)
	Licensee under the Wyoming Consumer Credit Code	Mortgage Loan Originator <sup>491</sup>	Residential Mortgage Loan <sup>492</sup>	Wyoming Banking Commissioner <sup>493</sup>	WYO. STAT. ANN. § <a href="#">40-14-641</a> (West 2012)

<sup>1</sup> ALA. CODE § 5-26-3(7) (2013).

<sup>2</sup> ALA. CODE § 5-26-3(12) (2013).

<sup>3</sup> ALA. CODE § 5-26-3(14) (2013).

<sup>4</sup> ALA. CODE § 5-18-3(3) (2013).

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- <sup>5</sup> ALA. CODE § 5-18-4(a) (2013).
- <sup>6</sup> ALA. CODE § 5-18-3(4)-(5) (2013).
- <sup>7</sup> ALA. CODE § 5-25-2(8)-(9) (2013).
- <sup>8</sup> ALA. CODE § 5-25-2(10) (2013).
- <sup>9</sup> ALA. CODE § 5-25-2(16) (2013).
- <sup>10</sup> ALA. CODE § 5-19-1(3) (2013). License required when creditor engages in either of the activities listed in ALA. CODE § 5-19-22(a) (2013).
- <sup>11</sup> ALA. CODE § 5-19-1(2) & (9) (2013).
- <sup>12</sup> ALA. CODE § 5-19-1(7) (2013).
- <sup>13</sup> ALASKA STAT. ANN. § 06.60.990(18) (West 2013).
- <sup>14</sup> ALASKA STAT. ANN. § 06.60.990(19) (West 2013).
- <sup>15</sup> ALASKA STAT. ANN. § 06.60.990(23) (West 2013).
- <sup>16</sup> ALASKA STAT. ANN. § 06.60.990(33) (West 2013).
- <sup>17</sup> ALASKA STAT. ANN. § 06.60.990(5) (West 2013).
- <sup>18</sup> This term is not defined.
- <sup>19</sup> ALASKA STAT. ANN. § 06.20.010(a) (West 2013).
- <sup>20</sup> ALASKA STAT. ANN. § 06.20.900(2) (West 2013).
- <sup>21</sup> ALASKA STAT. ANN. § 43.70.110(4) (West 2013).
- <sup>22</sup> ALASKA STAT. ANN. § 43.70.020(a) (West 2013).
- <sup>23</sup> ALASKA STAT. ANN. § 43.70.110(3) (West 2013).
- <sup>24</sup> ARIZ. REV. STAT. ANN. § 6-901(12) (2012).
- <sup>25</sup> ARIZ. REV. STAT. ANN. § 6-101(16) (2012).
- <sup>26</sup> ARIZ. REV. STAT. ANN. § 6-941(8) (2012).
- <sup>27</sup> ARIZ. REV. STAT. ANN. § 6-101(16) (2012).
- <sup>28</sup> ARIZ. REV. STAT. ANN. § 6-991(16) (2012).
- <sup>29</sup> ARIZ. REV. STAT. ANN. § 6-101(16) (2012).
- <sup>30</sup> ARIZ. REV. STAT. ANN. § 6-603 (2012).
- <sup>31</sup> ARIZ. REV. STAT. ANN. § 6-101(16) (2012).
- <sup>32</sup> ARK. CODE ANN. § 23-39-502(16) (West 2012).
- <sup>33</sup> ARK. CODE ANN. § 23-39-503(a) (West 2012).
- <sup>34</sup> ARK. CODE ANN. § 23-39-502(16) (West 2012).
- <sup>35</sup> ARK. CODE ANN. § 23-39-503(a) (West 2012).
- <sup>36</sup> CAL. FIN. CODE § 220009 (2012).
- <sup>37</sup> CAL. FIN. CODE § 22100(b) (2012).
- <sup>38</sup> CAL. FIN. CODE § 22100(b) (2012).
- <sup>39</sup> CAL. FIN. CODE § 22100(b) (2012).

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- <sup>40</sup> CAL. FIN. CODE § 22005 (West 2012).  
<sup>41</sup> CAL. FIN. CODE § 50003(p) (2012).  
<sup>42</sup> CAL. FIN. CODE § 22005 (West 2012).  
<sup>43</sup> CAL. FIN. CODE § 50003(u) (West 2013).  
<sup>44</sup> CAL. FIN. CODE § 50003(p) (2012).  
<sup>45</sup> CAL. FIN. CODE § 22005 (West 2012).  
<sup>46</sup> COLO. REV. STAT. ANN. § 12-61-902(5.5b) (West 2013).  
<sup>47</sup> COLO. REV. STAT. ANN. § 12-61-903(a) (West 2013).  
<sup>48</sup> COLO. REV. STAT. § 12-61-902.5 (2013).  
<sup>49</sup> COLO. REV. STAT. ANN. § 12-61-902(5) (West 2013).  
<sup>50</sup> COLO. REV. STAT. ANN. § 12-61-902(5) (West 2013).  
<sup>51</sup> COLO. REV. STAT. § 12-61-902.5 (2013).  
<sup>52</sup> COLO. REV. STAT. § 5-1-301 (2013).  
<sup>53</sup> COLO. REV. STAT. § 5-6-103 (2013).  
<sup>54</sup> CONN. GEN. STAT. ANN. § 36a-485(15).  
<sup>55</sup> CONN. GEN. STAT. ANN. § 36a-485(15) (West 2013).  
<sup>56</sup> CONN. GEN. STAT. ANN. § 36a-2(10) (West 2013).  
<sup>57</sup> CONN. GEN. STAT. ANN. § 36a-485(16).  
<sup>58</sup> CONN. GEN. STAT. ANN. § 36a-485(16) (West 2013).  
<sup>59</sup> CONN. GEN. STAT. ANN. § 36a-2(10) (West 2013).  
<sup>60</sup> CONN. GEN. STAT. ANN. § 36a-485(17).  
<sup>61</sup> CONN. GEN. STAT. ANN. § 36a-485(17) (West 2013).  
<sup>62</sup> CONN. GEN. STAT. ANN. § 36a-2(10) (West 2013).  
<sup>63</sup> CONN. GEN. STAT. ANN. § 36a-485(18).  
<sup>64</sup> CONN. GEN. STAT. ANN. § 36a-485(18) (West 2013).  
<sup>65</sup> CONN. GEN. STAT. ANN. § 36a-2(10) (West 2013).  
<sup>66</sup> CONN. GEN. STAT. ANN. § 36a-485(20) (West 2013).  
<sup>67</sup> CONN. GEN. STAT. ANN. § 36a-563 (West 2013).  
<sup>68</sup> CONN. GEN. STAT. ANN. § 36a-2(10) (West 2013).  
<sup>69</sup> CONN. AGENCIES REGS. § 36a-570-1(e) (2013).  
<sup>70</sup> CONN. GEN. STAT. ANN. § 36a-2(10) (West 2013).  
<sup>71</sup> DEL. CODE ANN. tit. 5, § 2403(7) (West 2013).  
<sup>72</sup> DEL. CODE ANN. tit. 5, § 2403(7) (West 2013).  
<sup>73</sup> DEL. CODE ANN. tit. 5, § 2403(1) (West 2013).  
<sup>74</sup> DEL. CODE ANN. tit. 5, § 2101(5) (West 2013).

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- <sup>75</sup> DEL. CODE ANN. tit. 5, § 2101(4) (West 2013).  
<sup>76</sup> DEL. CODE ANN. tit. 5, § 2101(2) (West 2013).  
<sup>77</sup> DEL. CODE ANN. tit. 5, § 2201(2) (West 2013).  
<sup>78</sup> DEL. CODE ANN. tit. 5, § 2202(a) (West 2013).  
<sup>79</sup> DEL. CODE ANN. tit. 5, § 2201(3) (West 2013).  
<sup>80</sup> D.C. CODE § 26-1103(10) (2012).  
<sup>81</sup> D.C. CODE § 26-1103(10) (2012).  
<sup>82</sup> D.C. CODE ANN. § 26-1101(17) (2012).  
<sup>83</sup> D.C. CODE § 26-1103(12B) (2012).  
<sup>84</sup> D.C. CODE § 26-1103(12B) (2012).  
<sup>85</sup> D.C. CODE § 26-1101(17) (2012).  
<sup>86</sup> D.C. CODE § 26-1103(10) (2012).  
<sup>87</sup> D.C. CODE § 26-1103(10) (2012).  
<sup>88</sup> D.C. CODE § 26-1101(17) (2012).  
<sup>89</sup> FLA. STAT. ANN. § 494.001(22) (West 2013).  
<sup>90</sup> FLA. STAT. ANN. § 494.001(22) (West 2013).  
<sup>91</sup> FLA. STAT. ANN. § 494.001 (4) (West 2013).  
<sup>92</sup> FLA. STAT. ANN. § 494.001(21) (West 2013).  
<sup>93</sup> FLA. STAT. ANN. § 494.001(16) & (21) (West 2013).  
<sup>94</sup> FLA. STAT. ANN. § 494.001 (4) (West 2012).  
<sup>95</sup> FLA. STAT. ANN. § 494.001(16) (West 2012).  
<sup>96</sup> FLA. STAT. ANN. § 494.001(16) (West 2012).  
<sup>97</sup> FLA. STAT. ANN. § 494.001 (4) (West 2012).  
<sup>98</sup> FLA. STAT. ANN. § 516.01(7) (West 2012).  
<sup>99</sup> FLA. STAT. ANN. § 516.02 (West 2012).  
<sup>100</sup> FLA. STAT. ANN. § 516.02 (West 2012).  
<sup>101</sup> GA. CODE ANN. § 7-1-1000(22) (West 2013).  
<sup>102</sup> GA. CODE ANN. § 7-1-1000(21) (West 2013).  
<sup>103</sup> GA. CODE ANN. § 7-1-1000(3) (West 2013).  
<sup>104</sup> HAW. REV. STAT. § 454f-3(a) (West 2012).  
<sup>105</sup> HAW. REV. STAT. § 454f-1 (West 2012).  
<sup>106</sup> HAW. REV. STAT. § 454F-1 (West 2012).  
<sup>107</sup> IDAHO CODE ANN. § 26-31-201(6) (West 2013).  
<sup>108</sup> IDAHO CODE ANN. § 26-31-102(10) (West 2013).  
<sup>109</sup> IDAHO CODE ANN. § 26-31-102(3) (West 2013).

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- <sup>110</sup> IDAHO CODE ANN. § 26-31-201(4) (West 2013).  
<sup>111</sup> IDAHO CODE ANN. § 26-31-102(10) (West 2013).  
<sup>112</sup> IDAHO CODE ANN. § 26-31-102(3) (West 2013).  
<sup>113</sup> IDAHO CODE ANN. § 26-31-303(6) (West 2013).  
<sup>114</sup> IDAHO CODE ANN. § 26-31-102(10) (West 2013).  
<sup>115</sup> IDAHO CODE ANN. § 26-31-102(3) (West 2013).  
<sup>116</sup> 205 ILL. COMP. STAT. § 635/1-4(jj) (West 2013).  
<sup>117</sup> 205 ILL. COMP. STAT. § 635/1-4 (f) (West 2013).  
<sup>118</sup> 205 ILL. COMP. STAT. § 635/1-4(n) (West 2013).  
<sup>119</sup> 205 ILL. COMP. STAT. § 635/1-3(a) (West 2013).  
<sup>120</sup> 205 ILL. COMP. STAT. § 635/1-3(a) (West 2013).  
<sup>121</sup> 205 ILL. COMP. STAT. § 635/1-4(n) (West 2013).  
<sup>122</sup> 205 ILL. COMP. STAT. § 635/1-3(a) (West 2013).  
<sup>123</sup> 205 ILL. COMP. STAT. § 635/1-3(a) (West 2013).  
<sup>124</sup> 205 ILL. COMP. STAT. § 635/1-4(n) (West 2013) .  
<sup>125</sup> No statutory definition.  
<sup>126</sup> 205 ILL. COMP. STAT. § 670/1 (West 2013).  
<sup>127</sup> 205 ILL. COMP. STAT. § 670/1 (West 2013).  
<sup>128</sup> IND. CODE ANN. § 24-4.4-2-301(7) (West 2012).  
<sup>129</sup> IND. CODE ANN. § 24-4.4-2-301(14) (West 2012).  
<sup>130</sup> IND. CODE ANN. § 24-4.1-301(8) (West 2012).  
<sup>131</sup> IND. CODE ANN. § 23-2-5-2 (West 2012).  
<sup>132</sup> IND. CODE ANN. § 23-2-5-1 (West 2012).  
<sup>133</sup> 750 IND. ADMIN. CODE § 9-1-1(31) (2013).  
<sup>134</sup> IND. CODE ANN. § 23-2-5-2 (West 2012).  
<sup>135</sup> 750 IND. ADMIN. CODE § 9-1-1(13) (West 2013).  
<sup>136</sup> IOWA CODE ANN. § 535d.3(8) (West 2013).  
<sup>137</sup> IOWA CODE ANN. § 535d.3(13) (West 2013).  
<sup>138</sup> IOWA CODE ANN. § 535D.3(15) (2013).  
<sup>139</sup> IOWA CODE ANN. § 535b.1(4) (West 2013).  
<sup>140</sup> IOWA CODE ANN. § 535b.1(4) (West 2013).  
<sup>141</sup> IOWA CODE ANN. § 535b.1(1) (West 2013).  
<sup>142</sup> IOWA CODE ANN. § 535b.1(5) (West 2013).  
<sup>143</sup> IOWA CODE ANN. § 535b.1(5) (West 2013).  
<sup>144</sup> IOWA CODE ANN. § 535b.1(1) (West 2013).

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- <sup>145</sup> IOWA CODE ANN. § 536.28(3) (West 2013).  
<sup>146</sup> IOWA CODE ANN. § 536.1(2) (West 2013).  
<sup>147</sup> IOWA CODE ANN. § 536.1(2) (West 2013).  
<sup>148</sup> KAN. STAT. ANN. § 9-2203(a) (West 2012).  
<sup>149</sup> KAN. STAT. ANN. § 9-2201(a) (West 2012).  
<sup>150</sup> KAN. STAT. ANN. § 9-2201(c) (West 2012).  
<sup>151</sup> KAN. STAT. ANN. § 9-2203(b) (West 2012).  
<sup>152</sup> KAN. STAT. ANN. § 9-2201(f) (West 2012).  
<sup>153</sup> KAN. STAT. ANN. § 9-2201(c) (West 2012).  
<sup>154</sup> KY. REV. STAT. ANN. § 286.8-010(20) (West 2012).  
<sup>155</sup> KY. REV. STAT. ANN. § 286.8-010(20) (West 2012).  
<sup>156</sup> KY. REV. STAT. ANN. § 286.8-010(2) (West 2012).  
<sup>157</sup> KY. REV. STAT. ANN. § 286.8-010(19) (West 2012).  
<sup>158</sup> KY. REV. STAT. ANN. § 286.8-010(19) (West 2012).  
<sup>159</sup> KY. REV. STAT. ANN. § 286.8-010(2) (West 2012).  
<sup>160</sup> KY. REV. STAT. ANN. § 286.8-010(21) (West 2012).  
<sup>161</sup> KY. REV. STAT. ANN. § 286.8-010(21) (West 2012).  
<sup>162</sup> KY. REV. STAT. ANN. § 286.8-010(2) (West 2012).  
<sup>163</sup> No statutory definition found.  
<sup>164</sup> KY. REV. STAT. ANN. §286.4-410(1)(a) (West 2012).  
<sup>165</sup> LA. REV. STAT. ANN. § 6:1086(A)(1) (2012).  
<sup>166</sup> LA. REV. STAT. ANN. § 6:1083(20) (2012).  
<sup>167</sup> LA. REV. STAT. ANN. § 6:1083(2) (2012).  
<sup>168</sup> LA. REV. STAT. ANN. § 6:1086(A)(1) (2012).  
<sup>169</sup> LA. REV. STAT. ANN. § 6:1083(20) (2012).  
<sup>170</sup> LA. REV. STAT. ANN. § 6:1083(2) (2012).  
<sup>171</sup> LA. REV. STAT. ANN. § 6:1086(A)(1) (2012).  
<sup>172</sup> LA. REV. STAT. ANN. § 6:1083(20) (2012).  
<sup>173</sup> LA. REV. STAT. ANN. § 6:1083(2) (2012).  
<sup>174</sup> LA. REV. STAT. ANN. § 9:3558 (2012).  
<sup>175</sup> LA. REV. STAT. ANN. § 9:3516(14) (2012).  
<sup>176</sup> LA. REV. STAT. ANN. § 3516(9) (2012).  
<sup>177</sup> ME. REV. STAT. tit. 9-A, § 13-102(7) (2012).  
<sup>178</sup> ME. REV. STAT. tit. 9-A, § 13-102(7) (2012).  
<sup>179</sup> ME. REV. STAT. tit. 9-A § 1-301(2) (2012).



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- <sup>180</sup> ME. REV. STAT. tit. 9-A, § 10-102(1) (2012).
- <sup>181</sup> ME. REV. STAT. tit. 9-A, § 10-201(1)(A)(2) (2012).
- <sup>182</sup> ME. REV. STAT. tit. 9-A § 1-301(2) (2012).
- <sup>183</sup> ME. REV. STAT. tit. 9-A, § 1-301(39) (2012).
- <sup>184</sup> ME. REV. STAT. tit. 9-A, § 1-301(40) (2012).
- <sup>185</sup> ME. REV. STAT. tit. 9-A § 1-301(2) (2012).
- <sup>186</sup> MD. CODE ANN., FIN. INST. § 11-201(e) (West 2012).
- <sup>187</sup> MD. CODE ANN., FIN. INST. § 11-201(c) (West 2012).
- <sup>188</sup> MD. CODE ANN., FIN. INST. § 11-204(a) (West 2012).
- <sup>189</sup> MD. CODE ANN., COM. LAW § 14-901(e) (West 2012).
- <sup>190</sup> MD. CODE ANN., FIN. INST. § 11-302(b) (West 2012).
- <sup>191</sup> MD. CODE ANN., FIN. INST. § 11-302(a) (West 2012).
- <sup>192</sup> MD. CODE ANN., FIN. INST. § 11-501(j) (West 2012).
- <sup>193</sup> MD. CODE ANN., FIN. INST. § 11-501(l) (West 2012).
- <sup>194</sup> MD. CODE ANN., FIN. INST. § 11-503 (West 2012).
- <sup>195</sup> MD. CODE ANN., COM. LAW § 12-401(h) (West 2012).
- <sup>196</sup> MD. CODE ANN., COM. LAW § 12-401(i) (West 2012).
- <sup>197</sup> No statutory definition found, but this is most likely the Commissioner of Financial Regulation.
- <sup>198</sup> MD. CODE ANN., COM. LAW § 12-301(f) (West 2012).
- <sup>199</sup> MD. CODE ANN., COM. LAW § 12-301(e) (West 2012).
- <sup>200</sup> MD. CODE ANN., COM. LAW § 12-301(b) (West 2012).
- <sup>201</sup> MASS. GEN. LAWS ANN. ch. 255F, § 1 (West 2013).
- <sup>202</sup> MASS. GEN. LAWS ANN. ch. 255F, § 1 (West 2013).
- <sup>203</sup> MASS. GEN. LAWS ANN. ch. 255F, § 1 (West 2013).
- <sup>204</sup> MASS. GEN. LAWS ANN. ch. 255E, § 1 (West 2013).
- <sup>205</sup> MASS. GEN. LAWS ANN. ch. 255E, § 1 (West 2013).
- <sup>206</sup> MASS. GEN. LAWS ANN. ch. 255E, § 1 (West 2013).
- <sup>207</sup> MASS. GEN. LAWS ANN. ch. 255E, § 1 (West 2013).
- <sup>208</sup> MASS. GEN. LAWS ANN. ch. 255E, § 1 (West 2013).
- <sup>209</sup> MASS. GEN. LAWS ANN. ch. 255E, § 1 (West 2013).
- <sup>210</sup> MICH. COMP. LAWS ANN. § 445.1651a(p) (West 2012).
- <sup>211</sup> MICH. COMP. LAWS ANN. § 445.1651a(p) (West 2012).
- <sup>212</sup> MICH. COMP. LAWS ANN. § 445.1651a(c) (West 2012).
- <sup>213</sup> MICH. COMP. LAWS ANN. § 445.1651a(q) (West 2012).
- <sup>214</sup> MICH. COMP. LAWS ANN. § 445.1651a(q) (West 2012).

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- 215 MICH. COMP. LAWS ANN. § 445.1651a(c) (West 2012).  
216 MICH. COMP. LAWS ANN. § 493.133(l) (West 2012).  
217 MICH. COMP. LAWS § 493.133 (West 2012).  
218 MICH. COMP. LAWS ANN. § 493.133(a) (West 2012).  
219 MICH. COMP. LAWS ANN. § 493.51(2)(a) (West 2012).  
220 MICH. COMP. LAWS ANN. § 493.51(2)(p) (West 2012).  
221 MICH. COMP. LAWS ANN. § 493.133(a) (West 2012).  
222 MICH. COMP. LAWS ANN. § 493.51(2)(h) (West 2012).  
223 MICH. COMP. LAWS ANN. § 493.51(2)(p) (West 2012).  
224 MICH. COMP. LAWS ANN. § 493.133(a) (West 2012).  
225 MINN. STAT. ANN. § 58A.02(7) (West 2013).  
226 MINN. STAT. ANN. § 58A.03 (Subd. 7) (West 2013).  
227 MINN. STAT. ANN. § 46.046(Subd. 4) (West 2013).  
228 MINN. STAT. ANN. § 58.02(19) (West 2013).  
229 MINN. STAT. ANN. § 58.04 (Subd. 19) (West 2013).  
230 MINN. STAT. ANN. § 46.046 (Subd. 4) (West 2013).  
231 MISS. CODE ANN. § 81-18-3(v) (West 2012).  
232 MISS. CODE ANN. § 81-18-3(v) (2012).  
233 MISS. CODE ANN. § 81-18-3(h) (2012).  
234 MISS. CODE ANN. § 81-18-3(w) (West 2012).  
235 MISS. CODE ANN. § 81-18-3(w) (2012).  
236 MISS. CODE ANN. § 81-18-3(h) (2012).  
237 MISS. CODE ANN. § 81-18-3(y) (West 2012).  
238 MISS. CODE ANN. § 81-18-3(y) (2012).  
239 MISS. CODE ANN. § 81-18-3(h) (2012).  
240 Mo. Ann. Stat. § 443.703 (20) (West 2012).  
241 Mo. Ann. Stat. § 443.703 (20) (West 2012).  
242 Mo. Ann. Stat. § 443.703(1)(6) (West 2012).  
243 Mo. ANN. STAT. § 443.703(31) (West 2012).  
244 Mo. ANN. STAT. § 443.703(31) (West 2012).  
245 Mo. Ann. Stat. § 443.703(1)(6) (West 2012).  
246 MONT. CODE ANN. §32-9-103(22) (West 2013).  
247 MONT. CODE ANN. §32-9-103(22) (West 2013).  
248 MONT. CODE ANN. § 32-9-103(8) (West 2013).  
249 MONT. CODE ANN. §32-9-103(23) (West 2013).

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<sup>250</sup> MONT. CODE ANN. §32-9-103(23) (West 2013).  
<sup>251</sup> MONT. CODE ANN. § 32-9-103(8) (West 2013).  
<sup>252</sup> MONT. CODE ANN. §32-9-103(24) (West 2013).  
<sup>253</sup> MONT. CODE ANN. §32-9-103(24) (West 2013).  
<sup>254</sup> MONT. CODE ANN. § 32-9-103(8) (West 2013).  
<sup>255</sup> NEB. REV. STAT. ANN. § 45-702(16) (West 2012).  
<sup>256</sup> NEB. REV. STAT. ANN. § 45-702(16) & (26) (West 2012).  
<sup>257</sup> NEB. REV. STAT. ANN. § 45-702(8) (West 2012).  
<sup>258</sup> NEB. REV. STAT. ANN. § 45-702(15) (West 2012).  
<sup>259</sup> NEB. REV. STAT. ANN. § 45-702(15) & (26) (West 2012).  
<sup>260</sup> NEB. REV. STAT. ANN. § 45-702(8) (West 2012).  
<sup>261</sup> NEB. REV. STAT. ANN. § 45-1002(1)(a) (West 2012).  
<sup>262</sup> NEB. REV. STAT. ANN. § 45-1008 (West 2012).  
<sup>263</sup> NEB. REV. STAT. ANN. § 45-702(8) (West 2012).  
<sup>264</sup> NEV. REV. STAT. ANN. § 645B.0125 (West 2011).  
<sup>265</sup> NEV. REV. STAT. ANN. § 645B.0127 (West 2011).  
<sup>266</sup> NEV. REV. STAT. ANN. § 645B.0105 (West 2011).  
<sup>267</sup> NEV. REV. STAT. ANN. § 645B.01325 (West 2011).  
<sup>268</sup> NEV. REV. STAT. ANN. § 645B.01325 (West 2011).  
<sup>269</sup> NEV. REV. STAT. ANN. § 645B.0105 (West 2011).  
<sup>270</sup> NEV. REV. STAT. ANN. § 645B.0125 (West 2011).  
<sup>271</sup> NEV. REV. STAT. ANN. § 645B.0125 (West 2011).  
<sup>272</sup> NEV. REV. STAT. ANN. § 645B.0105 (West 2011).  
<sup>273</sup> NEV. REV. STAT. ANN. § 645E100 (West 2011).  
<sup>274</sup> NEV. REV. STAT. ANN. § 645E.050 (2011).  
<sup>275</sup> No statutory definition found.  
<sup>276</sup> No statutory definition found.  
<sup>277</sup> NEV. REV. STAT. ANN. § 675.020(3) (2013).  
<sup>278</sup> N.H. REV. STAT. ANN. § 397-A:1(XIII) (2013).  
<sup>279</sup> N.H. REV. STAT. ANN. § 397-A:1(XIII) (2013).  
<sup>280</sup> N.H. REV. STAT. ANN. § 397-A:1(VI) (2013).  
<sup>281</sup> N.H. REV. STAT. ANN. § 397-A:1(XII) (2013).  
<sup>282</sup> N.H. REV. STAT. ANN. § 397-A:1(XII) (2013).  
<sup>283</sup> N.H. REV. STAT. ANN. § 397-A:1(VI) (2013).  
<sup>284</sup> No statutory definition found.

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<sup>285</sup> No statutory definition found.  
<sup>286</sup> N.H. REV. STAT. ANN. § 397-A:1(VI) (2013).  
<sup>287</sup> N.J. STAT. ANN. § 17:11C-53 (West 2013).  
<sup>288</sup> N.J. STAT. ANN. § 17:11C-53 (West 2013).  
<sup>289</sup> N.J. STAT. ANN. § 17:11C-2 (West 2013).  
<sup>290</sup> N.J. STAT. ANN. § 17:11C-53 (West 2013).  
<sup>291</sup> N.J. STAT. ANN. § 17:11C-53 (West 2013).  
<sup>292</sup> N.J. STAT. ANN. § 17:11C-2 (West 2013).  
<sup>293</sup> N.J. STAT. ANN. § 17:11C-53 (West 2013).  
<sup>294</sup> N.J. STAT. ANN. § 17:11C-53 (West 2013).  
<sup>295</sup> N.J. STAT. ANN. § 17:11C-2 (West 2013).  
<sup>296</sup> N.J. STAT. ANN. § 17:11C-2 (West 2013).  
<sup>297</sup> N.J. STAT. ANN. § 17:11C-2 (West 2013).  
<sup>298</sup> N.J. STAT. ANN. § 17:11C-2 (West 2013).  
<sup>299</sup> N.M. STAT. ANN. § 58-21B-3(P) (2012).  
<sup>300</sup> N.M. STAT. ANN. § 58-21B-3(Q) (2012).  
<sup>301</sup> N.M. STAT. ANN. § 58-21B-3(C) (2012).  
<sup>302</sup> N.M. STAT. ANN. § 58-21-2(I) (2012).  
<sup>303</sup> N.M. STAT. ANN. § 58-21-2(J) (2012).  
<sup>304</sup> N.M. STAT. ANN. § 58-21B-3(C) (2012).  
<sup>305</sup> N.Y. BANKING LAW § 599-b(7) (McKinney 2013).  
<sup>306</sup> N.Y. BANKING LAW § 599-b(7) (McKinney 2013).  
<sup>307</sup> N.Y. BANKING LAW § 590(1)(f) (McKinney 2013).  
<sup>308</sup> N.Y. BANKING LAW § 590(1)(a) (McKinney 2013).  
<sup>309</sup> N.Y. BANKING LAW § 590(1)(g) (McKinney 2013).  
<sup>310</sup> N.Y. BANKING LAW § 590(2)(b) (McKinney 2013).  
<sup>311</sup> N.C. Gen. Stat. Ann. § 53-244.040 (a) (West 2013).  
<sup>312</sup> N.C. GEN. STAT. ANN. § 53-244.030 (21) (West 2013).  
<sup>313</sup> N.C. GEN. STAT. ANN. § 53-244.030 (6) (West 2013).  
<sup>314</sup> N.C. Gen. Stat. Ann. § 53-244.040 (b)(1) (West 2013).  
<sup>315</sup> N.C. GEN. STAT. ANN. § 53-244.040 (19) (West 2013).  
<sup>316</sup> N.C. GEN. STAT. ANN. § 53-244.030 (6) (West 2013).  
<sup>317</sup> N.C. Gen. Stat. Ann. § 53-244.040 (b)(2) (West 2013).  
<sup>318</sup> N.C. GEN. STAT. ANN. § 53-244.040 (20) (West 2013).  
<sup>319</sup> N.C. GEN. STAT. ANN. § 53-244.030 (6) (West 2013).

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- <sup>320</sup> N.C. GEN. STAT. ANN. § 53-165(j) (West 2013).  
<sup>321</sup> N.C. GEN. STAT. ANN. § 53-166(a) (West 2013).  
<sup>322</sup> N.C. GEN. STAT. ANN. § 53-165(e) (West 2013).  
<sup>323</sup> N.D. CENT. CODE ANN. § 13-10-02(6) (West 2013).  
<sup>324</sup> N.D. CENT. CODE ANN. § 13-10-02(12) (West 2013).  
<sup>325</sup> No statutory definition.  
<sup>326</sup> N.D. CENT. CODE ANN. § 13-04.1-01(G) (West 2013).  
<sup>327</sup> N.D. CENT. CODE ANN. § 13-04.1-01(G) (West 2013).  
<sup>328</sup> No statutory definition.  
<sup>329</sup> OHIO REV. CODE ANN. § 1322.01(G)(1) (West 2012).  
<sup>330</sup> OHIO REV. CODE ANN. § 1322.01(G)(1)(b) (West 2012).  
<sup>331</sup> OHIO REV. CODE ANN. § 1322.041 (West 2012).  
<sup>332</sup> OHIO REV. CODE ANN. § 1322.01(h) (West 2012).  
<sup>333</sup> OHIO REV. CODE ANN. § 1322.01(h) (West 2012).  
<sup>334</sup> OHIO REV. CODE ANN. § 1322.01 (West 2012).  
<sup>335</sup> OHIO REV. CODE ANN. § 1322.01(E)(1) (West 2012).  
<sup>336</sup> OHIO REV. CODE ANN. § 1322.01(E)(1)(a) (West 2012).  
<sup>337</sup> OHIO REV. CODE ANN. § 1321.01(A)(1) (West 2012).  
<sup>338</sup> OHIO REV. CODE ANN. § 1321.52(A)(1)(a) (West 2012).  
<sup>339</sup> OHIO REV. CODE ANN. § 1321.52 (West 2012(A)(1)).  
<sup>340</sup> OKLA. STAT. ANN. tit. 59, § 2095.2(12) (West 2012).  
<sup>341</sup> OKLA. STAT. ANN. tit. 59, § 2095.5(12) (West 2012).  
<sup>342</sup> OKLA. STAT. ANN. tit. 59, § 2095.5(C) (West 2012).  
<sup>343</sup> OKLA. STAT. ANN. tit. 59, § 2095.2(13) (West 2012).  
<sup>344</sup> OKLA. STAT. ANN. tit. 59, § 2095.5(13) (West 2012).  
<sup>345</sup> OKLA. STAT. ANN. tit. 59, § 2095.5(C) (West 2012).  
<sup>346</sup> OR. REV. STAT. § 86A.100(1)(b) (West 2012).  
<sup>347</sup> OR. REV. STAT. § 86A.103 (2) (West 2012).  
<sup>348</sup> OR. REV. STAT. ANN. § 86A.106 (West 2012).  
<sup>349</sup> OR. REV. STAT. § 86A.100(1)(5) (West 2012).  
<sup>350</sup> OR. REV. STAT. § 86A.103 (2) (West 2012).  
<sup>351</sup> OR. REV. STAT. ANN. § 86A.106 (West 2012).  
<sup>352</sup> OR. REV. STAT. ANN. § 86A.200(4) (West 2012).  
<sup>353</sup> OR. REV. STAT. § 86A.200(4) (West 2012).  
<sup>354</sup> OR. REV. STAT. § 86A.212 (West 2012).

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<sup>355</sup> 7 PA. CONS. STAT. ANN. § 6111 (West 2012).  
<sup>356</sup> 7 PA. CONS. STAT. ANN. § 6111 (West 2012).  
<sup>357</sup> 7 PA. CONS. STAT. ANN. § 6102 (West 2012).  
<sup>358</sup> 7 PA. CONS. STAT. ANN. § 6111 (West 2012).  
<sup>359</sup> 7 PA. CONS. STAT. ANN. § 6111 (West 2012).  
<sup>360</sup> 7 PA. CONS. STAT. ANN. § 6102 (West 2012).  
<sup>361</sup> 7 PA. CONS. STAT. ANN. § 6111 (West 2012).  
<sup>362</sup> 7 PA. CONS. STAT. ANN. § 6111 (West 2012).  
<sup>363</sup> 7 PA. CONS. STAT. ANN. § 6125 (West 2012).  
<sup>364</sup> 7 PA. CONS. STAT. ANN. § 6102 (West 2012).  
<sup>365</sup> 7 PA. CONS. STAT. ANN. § 6111 (West 2012).  
<sup>366</sup> 7 PA. CONS. STAT. ANN. § 6111 (West 2012).  
<sup>367</sup> 7 PA. CONS. STAT. ANN. § 6102 (West 2012).  
<sup>368</sup> 7 PA. CONS. STAT. ANN. § 6202 (West 2012).  
<sup>369</sup> 7 PA. CONS. STAT. ANN. § 6203 (West 2012).  
<sup>370</sup> 7 PA. CONS. STAT. ANN. § 6203 (West 2012).  
<sup>371</sup> R.I. GEN. LAWS ANN. § 19-14-1(21) (West 2012).  
<sup>372</sup> R.I. GEN. LAWS ANN. § 19-14.10-3(6) (West 2012).  
<sup>373</sup> R.I. GEN. LAWS ANN. § 19-14-6 (West 2012).  
<sup>374</sup> R.I. GEN. LAWS ANN. § 19-14-1(4) (West 2012).  
<sup>375</sup> R.I. GEN. LAWS ANN. § 19-14-1(4) (West 2012).  
<sup>376</sup> R.I. GEN. LAWS ANN. § 19-14-6 (West 2012).  
<sup>377</sup> R.I. GEN. LAWS ANN. § 19-14-1(7) (West 2012).  
<sup>378</sup> R.I. GEN. LAWS ANN. § 19-14-1(7) (West 2012).  
<sup>379</sup> R.I. GEN. LAWS ANN. § 19-14-6 (West 2012).  
<sup>380</sup> S.C. CODE ANN. § 34-29-10(b) (2012).  
<sup>381</sup> S.C. CODE ANN. § 40-58-20(26) (2012).  
<sup>382</sup> S.C. CODE ANN. § 40-58-20(26) (2012).  
<sup>383</sup> S.C. CODE ANN. § 40-58-20(3) (2012).  
<sup>384</sup> S.C. CODE ANN. § 40-58-20(23) (2012).  
<sup>385</sup> S.C. CODE ANN. § 40-58-20(23) (2012).  
<sup>386</sup> S.C. CODE ANN. § 40-58-20(3) (2012).  
<sup>387</sup> S.C. CODE ANN. § 37-22-110(29) (2012).  
<sup>388</sup> S.C. CODE ANN. § 37-22-110(29) (2012).  
<sup>389</sup> S.C. CODE ANN. § 37-22-110(11) (2012).

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- <sup>390</sup> S.D. CODIFIED LAWS § 54-14-12(8) (2012).
- <sup>391</sup> S.D. CODIFIED LAWS § 54-14-12(8) (2012).
- <sup>392</sup> S.D. CODIFIED LAWS § 54-14-12(3) (2012).
- <sup>393</sup> S.D. CODIFIED LAWS § 54-14-12(9) (2012).
- <sup>394</sup> S.D. CODIFIED LAWS § 54-14-12(9) (2012).
- <sup>395</sup> S.D. CODIFIED LAWS § 54-14-12(3) (2012).
- <sup>396</sup> S.D. CODIFIED LAWS § 54-14-12.2 (2012).
- <sup>397</sup> S.D. CODIFIED LAWS § 54-14-12(3) (2012).
- <sup>398</sup> No statutory definition of the term, but it is limited by S.D. CODIFIED LAWS § 54-4-37 (2012).
- <sup>399</sup> S.D. CODIFIED LAWS § 54-4-36(11) (2012).
- <sup>400</sup> S.D. CODIFIED LAWS § 54-4-36(3) (2012).
- <sup>401</sup> TENN. CODE ANN. § 45-13-105(14) (West 2012).
- <sup>402</sup> TENN. CODE ANN. § 45-13-105(14) (West 2012).
- <sup>403</sup> TENN. CODE ANN. § 45-13-105(3) (West 2012).
- <sup>404</sup> TENN. CODE ANN. § 45-13-105(15) (West 2012).
- <sup>405</sup> TENN. CODE ANN. § 45-13-105(15) (West 2012).
- <sup>406</sup> TENN. CODE ANN. § 45-13-105(3) (West 2012).
- <sup>407</sup> TENN. CODE ANN. § 45-13-105(16) (West 2012).
- <sup>408</sup> TENN. CODE ANN. § 45-13-105(16) (West 2012).
- <sup>409</sup> TENN. CODE ANN. § 5-13-105(3) (West 2012).
- <sup>410</sup> No statutory definition.
- <sup>411</sup> TEX. FIN. CODE ANN. § 341.001(9) (West 2011).
- <sup>412</sup> TEX. FIN. CODE ANN. § 341.101 (West 2011).
- <sup>413</sup> TEX. FIN. CODE ANN. § 180.001(19) (West 2011).
- <sup>414</sup> TEX. FIN. CODE ANN. § 180.002(18) (West 2011).
- <sup>415</sup> TEX. FIN. CODE ANN. §§ 180.051(a)(1) & 180.002(17) (West 2011) (under which chapter the entity is licensed determines which regulating agency is applicable. Licensees under chapters 156 and 157 are regulated by the Savings and Mortgage lending Commissioner whereas licenses under chapters 342 347, 348, and 351 are regulated by the Consumer Credit Commissioner).
- <sup>416</sup> TEX. FIN. CODE § 156.002(13) (West 2011).
- <sup>417</sup> TEX. FIN. CODE ANN. § 156.002(13) (West 2011).
- <sup>418</sup> TEX. FIN. CODE ANN. § 156.101(a) & 156.002(1)(1-a) (West 2011).
- <sup>419</sup> No regulatory definition.
- <sup>420</sup> X. FIN. CODE ANN. § 156.002(12) (West 2011).
- <sup>421</sup> TEX. ADMIN. CODE § 80.100 (2013) & TEX. FIN. CODE ANN. § 156.002(1-a) (West 2011).
- <sup>422</sup> TEX. FIN. CODE § 157.002(4) (West 2011).

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- <sup>423</sup> TEX. FIN. CODE ANN. § 157.003(4) (West 2011).
- <sup>424</sup> TEX. ADMIN. CODE § 80.100 (2013) & TEX. FIN. CODE ANN. § 156.002(1-a) (West 2011).
- <sup>425</sup> UTAH CODE ANN. § 61-2c-102(1)(hh) (West 2012).
- <sup>426</sup> UTAH CODE ANN. § 61-2c-201(1)(mm) (West 2012).
- <sup>427</sup> UTAH CODE ANN. § 61-2c-102(2)(s) (West 2012).
- <sup>428</sup> UTAH CODE ANN. § 70D-2-102(3) (West 2012).
- <sup>429</sup> UTAH CODE ANN. § 70D-2-102(3)(b) (West 2012).
- <sup>430</sup> UTAH CODE ANN. § 70D-2-201(1) (West 2012).
- <sup>431</sup> UTAH CODE ANN. § 70D-2-102(1) (West 2012).
- <sup>432</sup> UTAH CODE ANN. § 70D-2-102(1)(b) (West 2012).
- <sup>433</sup> UTAH CODE ANN. § 70D-2-201(1) (West 2012).
- <sup>434</sup> VT. STAT. ANN. tit. 8, § 2200(15) (West 2012).
- <sup>435</sup> VT. STAT. ANN. tit. 8, § 2200(17) (West 2012).
- <sup>436</sup> VT. STAT. ANN. tit. 8, § 2200(26) (West 2012).
- <sup>437</sup> This behavior is not expanded upon in the code. VT. STAT. ANN. tit. 8, § 2201(a)(1) (West 2012).
- <sup>438</sup> VT. STAT. ANN. tit. 8, § 2200(15) (West 2012).
- <sup>439</sup> VT. STAT. ANN. tit. 8, § 2200(23) (West 2012).
- <sup>440</sup> VT. STAT. ANN. tit. 9, §§ 2401(7) & 2351(5) (West 2012).
- <sup>441</sup> VT. STAT. ANN. tit. 8, § 2200(3) (West 2012).
- <sup>442</sup> VT. STAT. ANN. tit. 8, § 2200(15) (West 2012).
- <sup>443</sup> VT. STAT. ANN. tit. 8, § 2200(15) (West 2012).
- <sup>444</sup> VT. STAT. ANN. tit. 8, § 2200(3) (West 2012).
- <sup>445</sup> VT. STAT. ANN. tit. 8, § 2200(17) (West 2012).
- <sup>446</sup> VT. STAT. ANN. tit. 8, § 2200(17) (West 2012).
- <sup>447</sup> VT. STAT. ANN. tit. 8, § 2200(3) (West 2012).
- <sup>448</sup> VA. CODE ANN. § 6.2-1600 (West 2013).
- <sup>449</sup> VA. CODE ANN. § 6.2-1600 (West 2013).
- <sup>450</sup> VA. CODE ANN. § 6.2-100 (West 2013).
- <sup>451</sup> VA. CODE ANN. § 6.2-1600 (West 2013).
- <sup>452</sup> VA. CODE ANN. § 6.2-1600 (West 2013).
- <sup>453</sup> VA. CODE ANN. § 6.2-100 (West 2013).
- <sup>454</sup> VA. CODE ANN. § 6.2-1700 (West 2013).
- <sup>455</sup> VA. CODE ANN. § 6.2-1700 (West 2013).
- <sup>456</sup> VA. CODE ANN. § 6.2-100 (West 2013).
- <sup>457</sup> WASH. REV. CODE ANN. § 31.04.015(18) (West 2013).



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<sup>458</sup> WASH. REV. CODE ANN. § 31.04.015(11) (West 2013).  
<sup>459</sup> WASH. REV. CODE ANN. § 31.04.015(21) (West 2013).  
<sup>460</sup> WASH. REV. CODE ANN. § 31.04.015(5) (West 2013).  
<sup>461</sup> WASH. REV. CODE ANN. § 19.146.010(14) (West 2013).  
<sup>462</sup> WASH. REV. CODE ANN. § 19.146.010(14) (West 2013).  
<sup>463</sup> WASH. REV. CODE ANN. § 19.146.010(7) (West 2013).  
<sup>464</sup> WASH. REV. CODE ANN. § 19.146.010(11) (West 2013).  
<sup>465</sup> WASH. REV. CODE ANN. § 19.146.010(19) (West 2013).  
<sup>466</sup> WASH. REV. CODE ANN. § 19.146.010(7) (West 2013) .  
<sup>467</sup> W. VA. CODE ANN. § 31-17-1(h)(i) (West 2012).  
<sup>468</sup> W. VA. CODE ANN. § 31-17-1(i) (West 2012).  
<sup>469</sup> W. VA. CODE ANN. § 31-17-1(g) (West 2012).  
<sup>470</sup> W. VA. CODE ANN. § 31-17-1(e) (West 2012).  
<sup>471</sup> W. VA. CODE ANN. § 31-17-1(e) (West 2012).  
<sup>472</sup> W. VA. CODE ANN. § 31-17-1(g) (West 2012).  
<sup>473</sup> W. VA. CODE ANN. § 31-17A-2(h) (West 2012).  
<sup>474</sup> W. VA. CODE ANN. § 31-17A-2(h) (West 2012).  
<sup>475</sup> W. VA. CODE ANN. § 31-17A-2(a) (West 2012).  
<sup>476</sup> WIS. STAT. ANN. § 224.71(3) (West 2012).  
<sup>477</sup> WIS. STAT. ANN. § 224.71(3) (West 2012).  
<sup>478</sup> WIS. STAT. ANN. § 224.71(1e) (West 2012).  
<sup>479</sup> WIS. STAT. ANN. § 224.71(4) (West 2012).  
<sup>480</sup> WIS. STAT. ANN. § 224.71(4) (West 2012).  
<sup>481</sup> WIS. STAT. ANN. § 224.71(1e) (West 2012).  
<sup>482</sup> WIS. STAT. ANN. § 224.71(6) (West 2012).  
<sup>483</sup> WIS. STAT. ANN. § 224.71(6) (West 2012).  
<sup>484</sup> WIS. STAT. ANN. § 224.71(1e) (West 2012).  
<sup>485</sup> WYO. STAT. ANN. § 40-23-102(a)(ix) (West 2012).  
<sup>486</sup> WYO. STAT. ANN. § 40-23-102(a)(vi) (West 2012).  
<sup>487</sup> WYO. STAT. ANN. § 40-23-102(a)(ii) (West 2012).  
<sup>488</sup> WYO. STAT. ANN. § 40-23-102(a)(vi) (West 2012).  
<sup>489</sup> WYO. STAT. ANN. § 40-23-102(a)(ix) (West 2012).  
<sup>490</sup> WYO. STAT. ANN. § 40-23-102(a)(ii) (West 2012).  
<sup>491</sup> WYO. STAT. ANN. § 40-14-640(a)(ix) (West 2012).  
<sup>492</sup> WYO. STAT. ANN. § 40-14-640(a)(ix) (West 2012).

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<sup>493</sup> WYO. STAT. ANN. § 40-23-102(a)(ii) (West 2012).