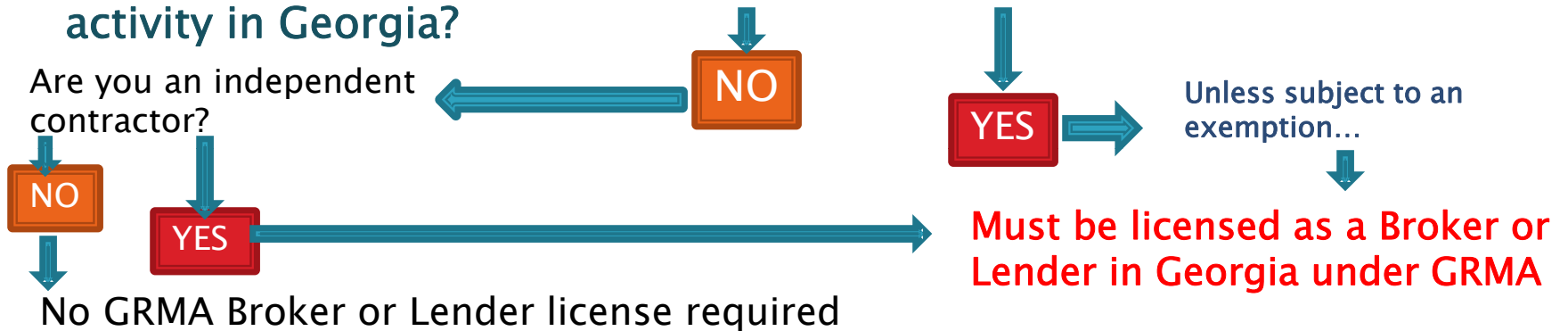




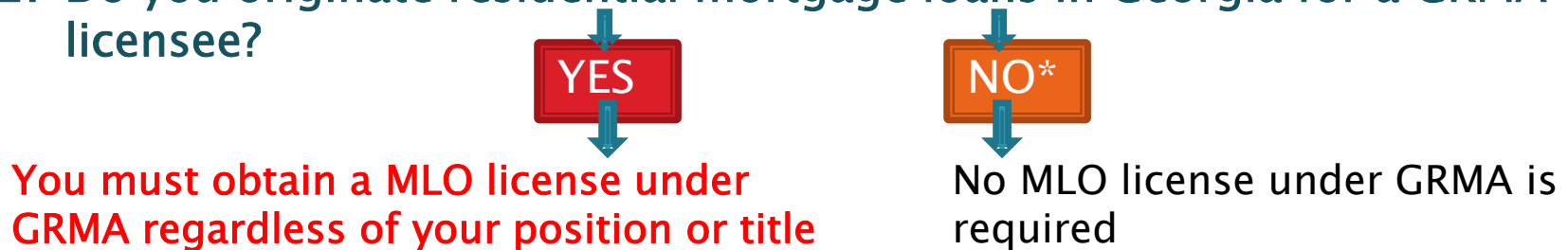
CONFUSED ABOUT LICENSES?

Let's simplify.

1. Do you own a company that handles primary residential mortgage loan activity in Georgia?



2. Do you originate residential mortgage loans in Georgia for a GRMA licensee?



**A person that only handles residential investment loans or is an exempt non-profit agency is not required to be licensed as a broker or lender under Georgia law (GRMA), but under the S.A.F.E. Act, the loan originator is required to be licensed as a MLO (see "[Exempt Company Registration](#)" on the NMLSR website).*