



GEORGIA DEPARTMENT OF BANKING AND FINANCE
2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341-5565
770-986-1136

IMPORTANT DATES TO REMEMBER-Effective July 1, 2009

- March 1st** "\$6.50 per loan fees" for the period July 1st - December 31st due in to the Department.
- September 1st** "\$6.50 "per loan fees" for period January 1st - June 30th due in to the Department.
- Late October** Annual License renewal notices are sent at the end of October and applications must be completed prior to December 1st . Any renewals received after November 30th will be subject to a **\$300 late fee plus the annual renewal fee** and will be worked as time permits. Keep in mind that during the renewal period the Department still receives new applications and these must also be reviewed in a timely manner, so renewals that are not received by the due date (November 30th) are secondary at this time.
- December 1st** Annual License renewal applications due in to the Department.
- December 31st** Licenses that were not renewed for the coming year will expire on this date and licensees must cease doing mortgage business related to Georgia residential properties by close of business on this date.

GRMA-CODE SECTIONS (Article 13) & DEPARTMENT RULES

All licensees and registrants must submit their Georgia mortgage broker/processor or lender application through the [Nationwide Mortgage Licensing System & Registry \(NMLS\)](#). Instructions, application filings and jurisdiction specific forms are available from this NMLS website. Please note that the **Georgia Residential Mortgage Act (GRMA)** (the law/code sections), and the **Department Regulations** (Rules) related to GRMA are available for download from the [Department's website](#). They are **NOT** contained in the same document with the application, but are referenced as a part of the ***complete application package***. Applicants **MUST** download the jurisdiction specific application forms and these laws & rules to have a complete package.

All filings and documents noted here are available from either NMLS or the Department's website at <http://dbf.georgia.gov/dbfmtgforms>, which is the **MORTGAGE FORMS & APPLICATIONS** page, and select the **LICENSE Application Package** option.

- **Application Links and Package**: Company MU1 applications, Control Person MU2 applications, branch MU3 applications, and Loan Originator MU4 applications are available for filing through NMLS. The applications contain links to the Jurisdiction Specific documents which must be submitted separately.
- **GRMA – Code Sections**: **Article 13** of Chapter 1 of Title 7 of the Official Code of Georgia Annotated.
- **GRMA – Regulations**: Mortgage Division Rules.
- **IRS Form 4506T**: Request for Transcript of Tax Return.