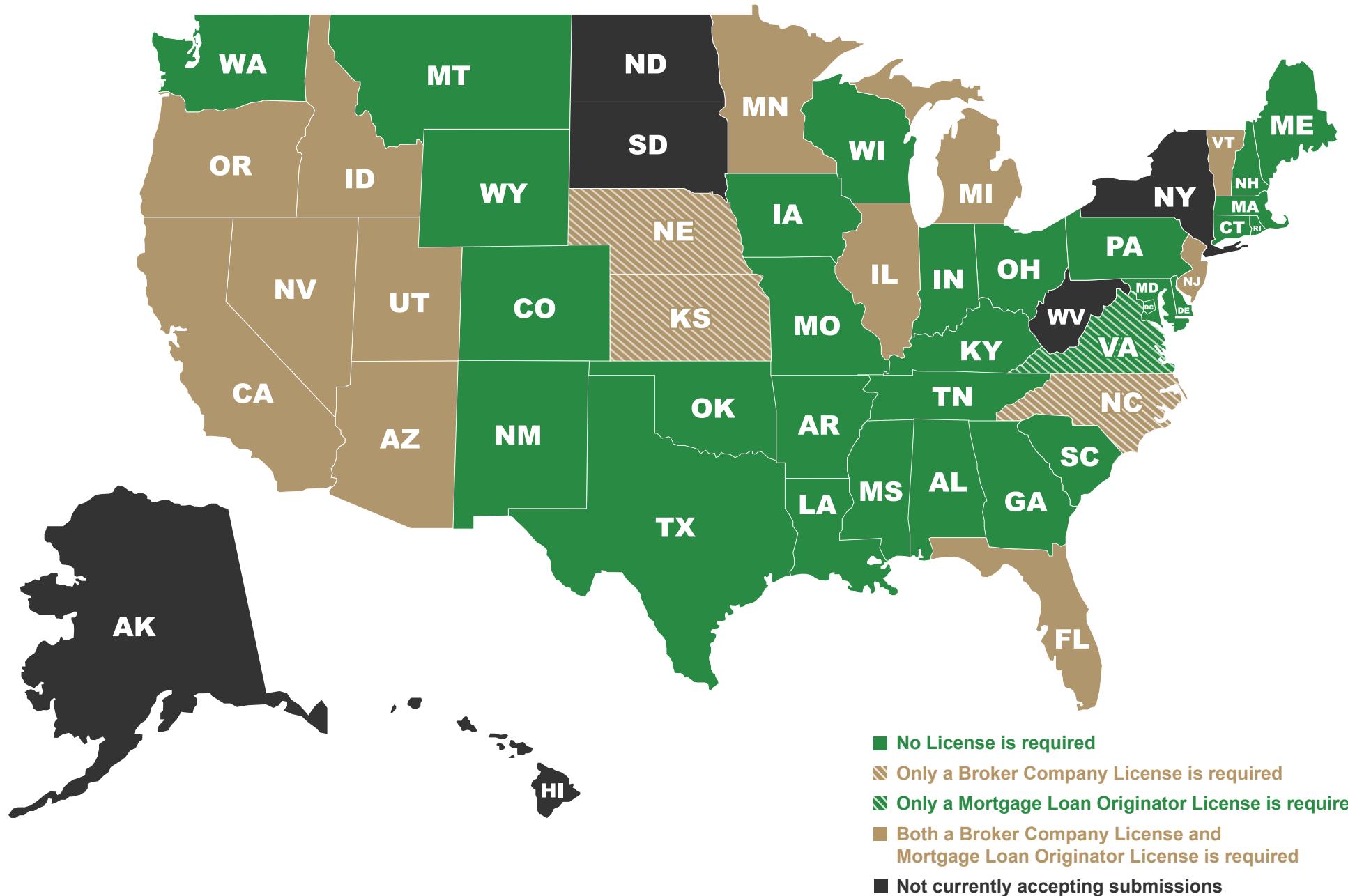




DSCR State Guide for Origination



- No License is required
- Only a Broker Company License is required
- Only a Mortgage Loan Originator License is required
- Both a Broker Company License and Mortgage Loan Originator License is required
- Not currently accepting submissions

DSCR Partners are Required to be Approved with Spring EQ and an NMLS Licensed Mortgage Company

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Active DSCR Licensing Matrix

STATE	Broker Company License Required	Mortgage Loan Originator License Required
ALABAMA	NO	NO
ARIZONA	YES	YES
ARKANSAS	NO	NO
CALIFORNIA	YES	YES
COLORADO	NO	NO
CONNECTICUT	NO	NO
DELAWARE	NO	NO
DC	NO	NO
FLORIDA	YES	YES
GEORGIA	NO	NO
IDAHO	YES	YES
ILLINOIS	YES	YES
INDIANA	NO	NO
IOWA	NO	NO
KANSAS	YES	NO
KENTUCKY	NO	NO
LOUISIANA	NO	NO
MAINE	NO	NO
MARYLAND	NO	NO
MASSACHUSETTS	NO	NO
MICHIGAN	YES	YES
MINNESOTA	YES	YES
MISSISSIPPI	NO	NO
MISSOURI	NO	NO
MONTANA	NO	NO

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Active DSCR Licensing Matrix

STATE	Broker Company License Required	Mortgage Loan Originator License Required
NEBRASKA	YES	
NEVADA	YES	YES
NEW HAMPSHIRE	NO	NO
NEW JERSEY	YES	YES
NEW MEXICO	NO	NO
NORTH CAROLINA	YES	NO
OHIO	NO	NO
OKLAHOMA	NO	NO
OREGON	YES	YES
PENNSYLVANIA	NO	NO
RHODE ISLAND	NO	NO
SOUTH CAROLINA	NO	NO
TENNESSEE	NO	NO
TEXAS	NO	NO
UTAH	YES	YES
VERMONT	YES	YES
VIRGINIA	NO	YES
WASHINGTON	NO	NO
WISCONSIN	NO	NO
WYOMING	NO	NO

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