

Ohio Mortgage Broker Act Applicants **Background Check/Fingerprints Explanation and Instructions**

Revised Code 121.08(K), 1322.03 and 1322.031

Background checks must be completed for registration or licensure under the Ohio Mortgage Broker Act (OMBA). Applicants must include a **NATIONAL BACKGROUND CHECK** and a **STATE CHECK** from **EACH** state in which they resided or worked **during the past 5 years**. Background check results must be sent directly to the Division of Financial Institutions (DFI) from the background check provider or government agency conducting the check. DFI will not accept criminal background checks submitted directly by the applicants. Criminal background checks, including national FBI checks and state checks, are required for the following individuals:

- **Corporation**, each senior officer, and anyone who owns 5% or more of the business
- **Partnership**, every partner and each senior officer
- **L.L.C.**, each member and each senior officer
- **Sole Proprietor**, the owner
- **Operations Manager**, anyone seeking to serve as the operations manager of the company
- **Loan Officers**, anyone seeking a loan officer license

DFI has entered agreements with independent providers for the electronic fingerprinting and scanning system known as “WebCheck” and “National WebCheck.” Each provider has a system that scans applicants’ fingerprints and electronically transmits the prints to the Ohio Bureau of Criminal Identification & Investigation (BCII) for review. The results of the records review are communicated to DFI by the provider or by BCII directly. The provider that takes fingerprints charges a processing fee for its service. Please note that the providers’ fees are not part of the DFI application/investigation fees.

You may view a current list of providers with which DFI has entered agreements by going to DFI’s web site located at <http://www.com.state.oh.us/dfi/MortgageBrokerLoanOfficerforms.aspx>. Please note that some providers may be able to accommodate your national FBI check, as well as your BCII check.

ALL Applicants – NATIONAL FBI CHECK: For the national background check, applicants have two options:

View the list at <http://www.com.state.oh.us/dfi/MortgageBrokerLoanOfficerforms.aspx> for providers that offer “National WebCheck” for electronic fingerprinting. This is the fastest method to obtain results.

Request an FBI fingerprint card from DFI. Take the card to your local law enforcement agency to be printed. Mail the card along with a **money order or certified check for \$24 payable to “Treasurer, State of Ohio”** to:

Ohio Bureau of Criminal Identification and Investigation
Post Office Box 365
London, Ohio 43140

Cash, personal, third party or starter checks will not be accepted. There is a minimum 45 day turnaround for this option.

Ohio Applicants – BCII REPORT

You must obtain a background check from BCII in addition to a national FBI background check. View the list at <http://www.com.state.oh.us/dfi/MortgageBrokerLoanOfficerforms.aspx> for providers. **Remember, if you have lived or worked outside Ohio during the past 5 years, you will also need to obtain a state criminal history report from the law enforcement department in each state in which you have resided or worked.**

Out-of-State Applicants – STATE CRIMINAL HISTORY REPORTS

If your workplace or your place of residence has been located outside Ohio anytime during the last five years, you must furnish a state criminal history report from the law enforcement department **in each state in which you have resided or worked**, as well as a national background check. The state records check must be verified on the law enforcement department’s stationery or computer printout. The reporting agency must send the report directly to DFI.