

Tennessee Code 45-13-202(c)(d). Application for license — Investigation fee

(c) As a condition of licensure under this section, the commissioner may by rule require that each individual who is an officer, partner, managing member, managing principal or branch manager, or possesses control of the applicant as defined in § 45-13-105, or any other individual associated with the applicant as is reasonably necessary to meet the purposes of this chapter, successfully complete pre-licensure testing or education courses, or both, approved by the commissioner. This subsection (c) shall not apply to renewals of existing licenses.

(d) The commissioner is authorized to require an applicant for a license under § 45-13-201(a) to consent to a criminal history records check and to provide with the application fingerprints in a form acceptable to the commissioner. The commissioner may require the consent and fingerprints from any individual who is an officer, partner, managing member, managing principal, branch manager or ultimate equitable owner of ten percent (10%) or more of the applicant, as well as from any other individual associated with the applicant as is reasonably necessary to meet the purposes of this chapter. No application shall be deemed complete until the consent and fingerprints have been submitted, and the refusal of any person to consent to a criminal history records check or to provide fingerprints as allowed by this subsection (d) constitutes grounds for the commissioner to deny licensure to the applicant.

Tennessee Code 45-13-302(a)(4)(A)(B)(b). Issuance of mortgage loan originator license

(a) Individuals applying for a mortgage loan originator license shall complete and file a form as prescribed by the commissioner and shall pay a nonrefundable licensing fee of one hundred dollars (\$100). The fee may be decreased or increased by rule of the commissioner, and constitutes the licensing fee for the first year of licensing or part of the first year. Each such application form shall be in writing and under oath and shall contain any information the commissioner deems necessary, including the following:

(4) The individual's authorization for the commissioner or the Nationwide Mortgage Licensing System and Registry, or both, to obtain:

(A) An independent credit report obtained from a consumer reporting agency, as defined in § 603(p) of the Fair Credit Reporting Act, codified in 15 U.S.C. § 1681a(p); and

(B) Information related to any administrative, civil or criminal findings by any governmental jurisdiction.

b) In connection with an application for a mortgage loan originator license, the applicant shall furnish fingerprints to the commissioner or the commissioner's duly authorized agent, such as the Nationwide Mortgage Licensing System and Registry, for submission to the federal bureau of investigation or any other governmental agency or entity, or both, authorized to receive the information, such as the Tennessee bureau of investigation, for a state, and/or national and/or international criminal history background check, as well as authorization for a criminal history background check. The results of the criminal history background check shall be forwarded to the commissioner. All costs incurred in conducting the criminal history records check shall be paid by the applicant, in addition to any other application and investigative fees.

Tennessee Code 45-1-120. Records of department

(a) No information from the records of the department shall be revealed without the consent of the commissioner.