| STATE | BUSINESS RULE FOR STATE | NOTES as of 09.24.2025 |
|-------|---------------------------------|--|
| AL | Close in LLC or Corp | |
| AK | Close in LLC or Corp | |
| AR | Allowed | |
| AZ | Must be Licensed Broker | MAY do 1-4 without license ONLY |
| CA | Must be Mtg Broker or RE Broker | |
| СО | Allowed | |
| CT | Allowed | |
| DE | Close in LLC or Corp | |
| DC | Allowed | |
| FL | Allowed see notes | Originator not licensed, must close in LLC or Corp |
| GA | Allowed | |
| HI | Close in LLC or Corp | |
| ID | Allowed | |
| IL | Must be Licensed Broker | |
| IN | Close in LLC or Corp | |
| IA | Must be licensed Broker | |
| KS | Allowed see notes | Originator requires license if closing in Individual; NO requirement for LLC or Corp |
| KY | Allowed | |
| LA | Allowed | |
| MA | Close in LLC or Corp | |
| MD | Allowed | |
| ME | Close in LLC or Corp | |
| MI | Must be Mtg Broker or RE Broker | |
| MN | Must be Mtg Broker or RE Broker | |
| МО | Allowed | |
| MS | Close in LLC or Corp | |
| MT | Close in LLC or Corp | |
| NC | Allowed | |
| NE | Close in LLC or Corp | |
| ND | Not Allowed | |
| NH | Close in LLC or Corp | |
| NJ | Close in LLC or Corp | |
| NM | Allowed | |
| NV | Must be licensed Mtg Broker | |
| NY | Close in LLC or Corp | |
| ОН | Allowed | |
| OK | Allowed | |
| OR | Must be Mtg Broker in State | |
| PA | Allowed | |
| RI | Close in LLC or Corp | |
| SC | Allowed | |
| SD | Must be Licensed Broker | |
| TN | Allowed | |
| TX | Allowed | |
| UT | Must be Mtg Broker in State | |
| VA | Allowed | |
| VT | Not Allowed | |
| WA | Close in LLC or Corp | |
| WI | Allowed | |
| WV | Close in LLC or Corp | |
| WY | Close in LLC or Corp | |