



This tool provides a comprehensive overview of states where a broker and originator license is required to close a loan. Expand your reach as a mortgage broker by originating loans in states where you're not currently licensed. Forge Capital Lending is authorized to fund loans in most states. We close loans in all states except North Dakota and South Dakota.

State Licensing Matrix (Business Purpose)

State	Broker License Required	LO License Required	States FCL is Licensed	States FCL is Approved Business Purpose	Unlicensed Info
Alabama (AL)	No	No	No	No	
Alaska (AK)	No	No	No	No	
Arizona (AZ)	Yes	No	Yes	Yes	
Arkansas (AR)	No	No	No	No	
California (CA)	Yes	No	Yes	Yes	
Colorado (CO)	No	No	Yes	Yes	
Connecticut (CT)	No	No	No	No	
Delaware (DE)	No	No	No	No	
District of Columbia (DC)	No	No	No	No	
Florida (FL)	No	No	Yes	Yes	
Georgia (GA)	No	No	No	Yes	
Hawaii (HI)	No	No	No	No	
Idaho (ID)	Yes	Yes	No	No	
Illinois (IL)	No	No	No	Yes	
Indiana (IN)	No	No	No	No	
Iowa (IA)	No	No	No	No	
Kansas (KS)	No	No	No	No	
Kentucky (KY)	No	No	No	No	
Louisiana (LA)	No	No	Yes	Yes	
Maine (ME)	No	No	No	No	
Maryland (MD)	No	No	No	No	
Massachusetts (MA)	No	No	No	Yes	
Michigan (MI)	Yes	No	No	No	
Minnesota (MN)	Yes	Yes	No	Yes	
Mississippi (MS)	No	No	No	No	
Missouri (MO)	No	No	No	No	
Montana (MT)	Yes	No	No	No	
Nebraska (NE)	No	No	No	No	
Nevada (NV)	Yes	Yes	Yes	Yes	
New Hampshire (NH)	No	No	No	No	
New Jersey (NJ)*	No	No	Yes	Yes	*Unlicensed Brokers must complete a "Business Purpose Broker Attestation"
New Mexico (NM)	No	No	No	Yes	
New York (NY)*	No	No	No	No	*Unlicensed Brokers must complete a "Business Purpose Broker Attestation"
North Carolina (NC)	No	No	No	No	
North Dakota (ND)			No	No	Cannot do a business purpose loan in this state
Ohio (OH)	No	No	No	Yes	
Oklahoma (OK)	No	No	Yes	Yes	
Oregon (OR)	Yes	Yes	No	No	
Pennsylvania (PA)	No	No	No	Yes	
Rhode Island (RI)	No	No	No	No	
South Carolina (SC)	No	No	No	No	
South Dakota (SD)			No	No	Cannot do a business purpose loan in this state
Tennessee (TN)	No	No	No	Yes	
Texas (TX)	No	No	Yes	Yes	
Utah (UT)	Yes	Yes	Yes	Yes	
Vermont (VT)	Yes	No	No	No	
Virginia (VA)	Yes	No	No	Yes	Licensing not required for properties held in an LLC or Corporation
Washington (WA)	No	No	No	No	
West Virginia (WV)	No	No	No	No	
Wisconsin (WI)	No	No	No	No	
Wyoming (WY)	No	No	No	No	

*Requirements when broker or LO are not licensed.

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