

# Submortgage Broker Registrations

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The employees or agents of mortgage brokers who perform activities which require registration under the *Mortgage Brokers Act* are called “**submortgage brokers**”.

Submortgage brokers engage in the following activities on behalf of the mortgage broker that require registration:

- Mortgage arranging, which may include:
- Making mortgage referrals;
- Mortgage lead generation; and
- Independent contractors arranging mortgages on behalf of financial institutions;
- Mortgage lending;
- Mortgage administration; and
- Mortgage trading – buying and selling mortgages.

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## SUBMORTGAGE BROKER QUALIFICATION

- All submortgage broker applicants must have satisfied education requirements in order to qualify for registration. Please carefully review the [education requirements](#) prior to making an application for registration.
- Submortgage broker applicants who are currently licensed or registered as a mortgage agents, brokers, administrators, or lenders, or a similar licensing category in another province may qualify for registration under licensing reciprocity rules. Please review the [requirements](#) to determine whether and how you may qualify for licensing reciprocity.
- All applicants for registration are required to be suitable for registration and must satisfy specific suitability requirements and provide a satisfactory criminal record check. Please review bulletin MB 11-002 prior to making an application for registration.

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## APPLICATION PROCESS

Submortgage Broker registrations are done using the [MB E-Filing System](#).

**Important to note:** Currently registered mortgage brokers must register new submortgage brokers through the MB E Filing System.