CHECKLIST SECTIONS

- General Information
- Amendments

GENERAL INFORMATION

Instructions
The Georgia Department of Banking and Finance (Department) does not require advance notice for any changes; make the changes in NMLS as of the effective date and submit supporting documentation as instructed in the checklist below.

All new location managers and changes in location managers for Georgia Installment Lender company licensees must be approved by the Department. A licensee may place a new branch manager subject to the Department’s approval but shall file for approval within 15 days of the placement and shall remove the person immediately should the Department deny approval.

A location manager must be designated and approved for each licensed location in Georgia [Department Rule 80-14-1-.02]. The location manager is an individual who supervises daily activities in Georgia of an installment lender licensee, whether at a main or branch location, and regardless of job title. An MU2 must also be completed in NMLS on the location manager (referred to as the Branch Manager in NMLS) with this application.

No individual may serve as the branch manager of more than one location of a licensee. This restriction is in place to ensure that the branch manager can effectively manage the branch location and adequately supervise the daily functions performed by the employees at the location.

Secure E-mail Communications from the Department: The Department utilizes a secure electronic mail system to protect the integrity and confidentiality of confidential e-mail communication you receive from us. Be sure to read the following resource on our website to ensure that you do not miss important communications concerning clarification or additional information needed regarding control persons associated with the application. https://dbf.georgia.gov/sites/dbf.georgia.gov/files/related_files/document/Ironport_CiscoDBFSecureEmailInstructions.pdf.

Uploading Agency-Specific Documents
If you are required to upload documents to NMLS for an Advance Change Notice (ACN), select “Advance Change Notice” for the document type in the NMLS Document Uploads section. If you are required to upload documents for an amendment that doesn’t require ACN, select the applicable document type in the NMLS Document Uploads section.

Note: Use the recommended filing naming convention found on the Document Upload Descriptions and Examples.

Helpful Resources

- Amendments & Advance Change Notice Quick Guide
- Document Uploads Quick Guide
- Document Upload Descriptions and Examples
AMENDMENTS

- Change of Branch Address
- Change of Branch Manager
- Change of Branch Manager Disclosure Question(s)

**Note:** Information uploaded or filed in NMLS will not be viewable to the agency until the filing has been attested to and submitted through NMLS.

**Agency Contact Information**

Contact NDFI Division licensing staff by phone at (770) 986-1136 or send your questions via email to dbfgila@dbf.state.ga.us for additional assistance.

*Georgia Department of Banking & Finance*
*NDFI Division*
*2990 Brandywine Road, Suite 200*
*Atlanta, GA  30341-5565*

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE APPLYING. THE AGENCY SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.
<table>
<thead>
<tr>
<th>Complete</th>
<th>GA Installment Lender Branch Approval Change of Branch Address Amendment Items</th>
<th>Submitted via...</th>
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</thead>
<tbody>
<tr>
<td></td>
<td><strong>Change of Branch Address:</strong> Submit an amendment for a change of Branch Address through the Branch Form (MU3) in NMLS.</td>
<td>NMLS</td>
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</table>
|          | **Branch Lease:** Upload a copy of the signed leasing agreement between the property owner and the branch authorizing it to work out of the physical location.  
Lease agreements that are not between the property owner and the licensee require explanation.  
This document should be named *Branch Lease – Document Creation Date*. | Upload in NMLS: under the Document Type Branch Written Agreement in the Document Uploads section of the Branch Form (MU3). |
|          | **Convenience & Advantage Questionnaire:** The distance of the proposed new branch location from the current branch location will determine if the Convenience & Advantage Questionnaire is required. Answers to the GA Installment Lender Branch Office Questionnaire should be typed. If additional answer space is required, please include additional pages and attach to this application.  
Click to download document.  
This document should be named *GA Convenience & Advantage Questionnaire – Document Creation Date*. | Upload in NMLS: under the Document Type Branch Written Agreement in the Document Uploads section of the Branch Form (MU3). |

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<tbody>
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<td><strong>Addition or Modification of Branch Manager (Location Manager):</strong> Submit an amendment for a change in Branch Manager within the Branch Form (MU3) in NMLS. The Branch Manager must have a completed Individual Form (MU2) filed at the same time as the Branch Form (MU3). The employment history of the branch manager should be updated, as appropriate.</td>
<td>NMLS</td>
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<td></td>
<td><strong>Branch Manager (MU2) Attestation:</strong> Complete the Individual Form (MU2) in NMLS. This form must be attested to by the applicable branch manager before it is able to be submitted along with the Branch Form (MU3).</td>
<td>NMLS</td>
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</table>
|          | **Disclosure Questions:** Provide a complete and detailed explanation and document upload for each “Yes” response to Disclosure Questions made by the company or related control persons (MU2).  
See the [Company Disclosure Explanations Quick Guide](#) for instructions. | Upload in NMLS in the Disclosure Explanations section of the Individual Form (MU2). |
|          | **Credit Report:** Branch managers are required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification | NMLS            |
**Credit Report Explanations:** Submit a line by line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs, payment arrangements and evidence of payments made, or evidence of any formal dispute filed (documents must be dated). Accounts to address include, but are not limited to: collections items, charge offs, accounts currently past due, accounts with serious delinquencies in the last 3 years, repossessions, loan modifications, etc.

**Note:** Items regarding bankruptcy, foreclosure actions, outstanding judgments or liens should be addressed in the Disclosure Explanations section of your Individual Form (MU2).

This document should be named *Credit Report Explanations – Sub Name – Document Creation Date.*

**State Background Check Authorization:** Branch managers are required to upload an executed original copy of the Background Check Authorization Form.

Click here to access the Georgia Background Authorization form.

This document should be named *[State Abbreviation] – BC Authorization.*

**Branch Manager Agreement:** Upload a copy of the agreement between the licensee and branch manager, in compliance with applicable state and federal law.

This document should be named *Branch Manager Agreement – Document Creation Date.*

**Change of Disclosure Question(s):** Submit an amendment for a change to Disclosure Question response(s) through the Branch Manager’s Individual Form (MU2) in NMLS.
<table>
<thead>
<tr>
<th>Complete</th>
<th>GA Installment Lender Branch Approval</th>
<th>Change to Branch Manager Disclosure Question(s) Amendment Items</th>
<th>Submitted via...</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Changing a Response from No to Yes:</strong> Provide a complete and detailed explanation and document upload for each response that changes from “No” to “Yes” for the Branch Manager. See the <a href="#">Individual Disclosure Explanations Quick Guide</a> and the <a href="#">Disclosure Explanations - Document Upload Quick Guide</a> for instructions.</td>
<td></td>
<td><strong>Upload in NMLS</strong> in the Disclosure Explanations section of the Individual Form (MU2).</td>
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<td></td>
<td><strong>Changing a Response from Yes to No:</strong> When changing a Disclosure Question response from Yes to No for the Branch Manager, you will be required to remove the question from the associated Disclosure Explanation and provide an Amendment Reason. You may select “Add Explanation for “No” Responses” and provide an explanation for each response that changes from “Yes” to “No” for the Branch Manager. You may also upload a document (PDF) related to the explanation. See the <a href="#">Individual Disclosure Explanations Quick Guide</a> and the <a href="#">Disclosure Explanations - Document Upload Quick Guide</a> for instructions.</td>
<td></td>
<td><strong>NMLS</strong></td>
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**REQUIREMENTS SUBMITTED OUTSIDE OF NMLS** - These items must be completed outside of NMLS and submitted directly to the regulator.

No items are required to be submitted outside of NMLS at this time.