



Amendments Agency-Specific Requirements



HAWAII MORTGAGE LOAN ORIGINATOR COMPANY LICENSE

Instructions

A Mortgage Loan Originator Company (“MLOC”) is required to promptly notify the Hawaii Division of Financial Institutions (“DFI”) of any changes in the information that was previously provided to DFI through the NMLS.

The following changes to the Company or Individual Forms may require **Advance Change Notice** and **approval**. These requests, in a letter application, must be uploaded in the Business Plan section of the Document Uploads in NMLS. In addition, an advance change notice must be submitted through NMLS with an effective date of not less than 30 days of the change. DFI will review the pre-notification letter application and if all requirements are met DFI will notify the applicant of the approval through NMLS. If an advance change notice is not received by DFI within the required timeframe, the Commissioner may impose a fine. See [Chapter 454F-12\(b\), Hawaii Revised Statutes](#).

1. Change of Physical Location of main office (Hawaii location only) – **Pre-notification (Advance Change Notice) and approval required**
2. Change in Control/Ownership (Direct Owners/Indirect Owners/Executive Officers) – **Pre-notification (Advance Change Notice) and approval required**
3. Addition of Other Trade Name (a “d/b/a” assignment)
4. Deletion of Other Trade Name (a “d/b/a” assignment)
5. Change of Legal Name
6. Change in Qualifying Individual
7. Change in Individual Sponsorship

Refer to checklist

Please make checks payable to Department of Commerce and Consumer Affairs

For U.S. Postal Service:

Division of Financial Institution
Department of Commerce and Consumer Affairs
P.O. Box 2054
Honolulu, HI 96805

For Overnight Delivery:

Division of Financial Institution
Department of Commerce and Consumer
Affairs
King Kalakaua Building
335 Merchant Street, Rm. 221
Honolulu, HI 96813

NMLS Unique ID Number: _____

Applicant Legal Name: _____

FILED IN NMLS	ATTACHED	NOT APPLICABLE	HAWAII MORTGAGE LOAN ORIGINATOR COMPANY LICENSE AMENDMENTS
Change of Address* - Prior notification (Advance Change Notice) and approval is required			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Submit an advanced change notice through NMLS with the proposed changes not less than 30 days in advance of the effective date.</p> <p>A non-refundable processing fee of \$100 is collected through NMLS</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Upload into NMLS an Application Letter requesting approval of the proposed change(s) which includes:</p> <ul style="list-style-type: none"> • Reason for relocation • Current and new address listed in application letter • Effective date of relocation <p>Upload this document in NMLS under the Document Type "ACN Related Documents" in the <i>Document Uploads</i> section of the Company (MU1) Form. The document should be named <i>ACN – HI – Address Change Application Letter</i>.</p> <p><i>*Prior approval is required for corporate offices and branches located in Hawaii. Approval for out-of-state corporate office relocation is not required.</i></p>
Change in Control/Ownership - Prior notification (Advance Change Notice) and approval is required			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Submit an Advanced Change Notice through NMLS not less than 30 days in advance of the effective date of the change in control.</p>
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<p>Upload in NMLS an Application Letter requesting approval of the proposed change(s) which includes the effective date of change not less than 30 days of the effective date</p> <p>Upload this document in NMLS under the Document Type "ACN Related Documents" in the <i>Document Uploads</i> section of the Company (MU1) Form. The document should be named <i>ACN – HI – Control Change Application Letter</i>.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Provide through NMLS an updated credit report dated no later than 30 days prior to the effective date for each new control person.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Upload an updated organizational chart with the effective date showing the applicant's divisions, officers, and managers.</p>

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p>A non-refundable application fee of \$500 is required. DFI will submit an invoice through NMLS which will generate a notification to the company's contact person listed in NMLS. The invoice can be paid through NMLS using a credit card or checking account.</p> <p>Note: Application will not be reviewed until funds are received.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p>A non-refundable processing fee of \$35 is required for each new control person. DFI will submit an invoice through NMLS which will generate a notification to the company's contact person listed in NMLS. The invoice can be paid through NMLS using a credit card or checking account.</p> <p>Note: Application will not be reviewed until funds are received.</p>
<input type="checkbox"/>	N/A	N/A	<p>MU2 Individual FBI Criminal Background Check Requirements: The following Individuals, as specified below, on the Company Form (MU1) are required to authorize a FBI criminal background check (CBC) through NMLS. Hawaii also requires a State criminal background check. Those individuals, as listed below, will have the opportunity to request a State criminal background check and pay for any applicable fees at the time the FBI criminal background check appointment is scheduled. If the individuals have existing fingerprints on file with NMLS, the applicant must go to www.fieldprinthawaii.com to schedule an appointment.</p> <p><i>Direct Owners</i></p> <ul style="list-style-type: none"> • Direct Owners include any person that owns, beneficially owns, has the right to vote, or has the power to sell or direct the sale of 10% or more of a class of voting security of the applicant or licensee. <p><i>Executive Officers</i></p> <ul style="list-style-type: none"> • All executive officers, directors, general partners, and managing members. <p><i>Indirect Owners</i></p> <ul style="list-style-type: none"> • Indirect Owners include any person that owns, beneficially owns, has the right to vote, or has the power to sell or direct the sale of 10% or more of a class of voting security of the applicant or licensee. • In the case of an owner that is a corporation, each shareholders that beneficially owns, has the right to vote, or has the power to sell or direct the sale of 25% or more of a class of voting security of that corporation. • In the case of an owner that is a partnership, all general partners and those limited and special partners that have the right to receive upon dissolution, or have contributed a minimum of 25% or more of the partnership's capital. • In the case of an owner that is a trust, each trustee of the trust. • In the case of an owner that is a Limited Liability Company ("LLC"), (i) those members that have the right to receive upon dissolution, or have contributed, 25% or more of the LLC's

			<p>capital, and (ii) if managed by elected or appointed managers, all elected or appointed managers.</p> <ul style="list-style-type: none"> Continue up the chain of ownership listing all 25% or more owners at each level of ownership. <p>After authorizing a FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted if new prints are required.</p> <p>See the Quick Guides - Company section of the NMLS Resource Center for more information.</p> <p>Note: If you are able to ‘Use Existing Prints’ to process the FBI criminal background check, you DO NOT have to schedule an appointment. NMLS will automatically submit the fingerprints on file. For the Hawaii criminal background check, new prints are required at the time of application regardless if you already have prints on file.</p>
Addition of Other Trade Name (Prior approval not required)			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Upload a file-stamped copy of the Certificate of Registration of Trade Name from the Business Registration Division of the State of Hawaii Department of Commerce and Consumer Affairs.</p> <p>Upload this document in NMLS under the Document Type “Trade Name/Assumed Name Registration Certificates” in the <i>Document Uploads</i> section of the Company (MU1) Form.</p> <p>See the Document Upload Quick Guide for formatting instructions, upload instructions and document descriptions and examples.</p> <p>The box in the “forced” column should be checked if either the Commissioner of Financial Institutions or the Business Registration Division of the Hawaii Department of Commerce and Consumer Affairs will not allow the company to use its legal name for any reason. Hawaii does not limit the number of trade names a company can register and use.</p> <p>A non-refundable processing fee of \$100 is collected through NMLS</p>
Deletion of a Trade Name (Prior approval not required)			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Upload an updated copy of the Business Registration information showing the deletion of the trade name.</p> <p>Upload this document in NMLS under the Document Type “Trade Name/Assumed Name Registration Certificates” in the <i>Document Uploads</i> section of the Company (MU1) Form.</p>
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<p>A non-refundable processing fee of \$100 is required. DFI will submit an invoice through NMLS which will generate a notification to the company’s contact person listed in NMLS. The invoice can be paid through NMLS using a credit card or checking account.</p>

Change of Legal Name (Prior approval not required)			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>For Companies formed in Hawaii, upload a Certificate of Good Standing from Business Registration Division of the State of Hawaii Department of Commerce and Consumer Affairs dated not more than 60 days prior to the filing of the Legal Name Change Amendment through NMLS.</p> <p>Upload this document in NMLS under the Document Type “Certificate of Authority/Good Standing Certificate” in the <i>Document Uploads</i> section of the Company (MU1) Form.</p> <p>See the Document Upload Quick Guide for formatting instructions, upload instructions and document descriptions and examples.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>For Companies formed outside of Hawaii, upload a Certificate of Good Standing issued by the state in which the company is formed, and a Certificate of Good Standing issued by the Business Registration Division of the State of Hawaii Department of Commerce and Consumer Affairs, dated not more than 60 days prior to the filing of the Legal Name Change Amendment through NMLS</p> <p>Upload this document in NMLS under the Document Type “Certificate of Authority/Good Standing Certificate” in the <i>Document Uploads</i> section of the Company (MU1) Form.</p> <p>See the Document Upload Quick Guide for formatting instructions, upload instructions and document descriptions and examples.</p> <p>A non-refundable processing fee of \$100 is collected through NMLS.</p>
Change in Qualifying Individual (Prior approval not required)			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Submit the change to a Qualifying Individual through NMLS</p> <p>A non-refundable processing fee of \$100 is collected through NMLS</p>
Change in Individual Sponsorship (Prior approval not required)			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Submit the sponsorship request through NMLS.</p> <p>A non-refundable processing fee of \$130 is collected through NMLS</p>
Change in Answer of Disclosure Questions (Prior approval not required)			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<ul style="list-style-type: none"> • Provide complete details, in NMLS, of all events or proceedings for any changed answer to any of the Disclosure questions for the company or any control person • Upload a copy of any applicable orders or documents in NMLS

WHO TO CONTACT – Contact DFI MLO licensing staff by phone at (808) 586-2820 or send your questions via e-mail to dfi-nmls@dcca.hawaii.gov for additional assistance.

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE AMENDING. THE JURISDICTION SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE AMENDMENT REQUEST THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.