



## Branch New Application Checklist Agency Requirements



### HAWAII MORTGAGE LOAN ORIGINATOR COMPANY BRANCH LICENSE

This document includes instructions for a branch (authorized delegates are not considered a branch in NMLS) new application request. If you need to complete a new application for a company or individual; refer to the appropriate new application checklists.

Note: The company form (corporate location) must request a new application prior to the submission of a branch form.

Total License costs: \$520 including the NMLS processing fee. A \$15 fee for a credit report will be added if one has not been authorized through NMLS in the past 30 days for the branch manager. Fees collected through the NMLS ARE NOT REFUNDABLE.

Each branch location in Hawaii from which a mortgage loan originator company will engage in mortgage loan origination activities related to residential real estate in Hawaii (irrespective of whether the only contact such locations have with applicants is by mail, internet, telephone, facsimile or other electronic process) must be separately licensed as a branch. A branch location is defined as any location, separate from the principal place of business of the mortgage loan originator company, that is identified by any means to the public or customers as a location at which the licensee holds itself out as a mortgage loan originator company.

#### Use the checklist below to complete the requirements for Hawaii Division of Financial Institutions

The checklist provides instructions and requirements for information to be entered in NMLS, the documents that must be uploaded into NMLS, as well as the documents that must be sent outside NMLS.

For help with the NMLS application, see the [Quick Guide for submitting a complete Branch Form](#) through NMLS. For help with document uploads, see the [Quick Guide for document upload in NMLS](#).

Agency specific requirements marked **Filed in NMLS** must be completed and/or uploaded in NMLS; this information will not be viewable to the agency until the application has been submitted through NMLS.

Agency specific requirements marked **attached** on the checklist below must be received with this checklist within 5 business days of the electronic submission of your application through the NMLS at the following:

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 **Branch** Unique ID Number: \_\_\_\_\_

Applicant Legal Name: \_\_\_\_\_

FILED IN NMLS	ATTACHED	NOT APPLICABLE	HAWAII MORTGAGE LOAN ORIGINATOR COMPANY BRANCH LICENSE
<input type="checkbox"/>	N/A	N/A	<b>Branch Manager:</b> A branch manager must be designated for each licensed location. A branch manager is an individual who is in charge of, who is responsible for the business operations of, and who is principally and physically located in the branch office of a mortgage loan originator company. The branch manager is required to be a Hawaii licensed mortgage loan originator.
<input type="checkbox"/>	N/A	N/A	<b>Credit Report:</b> Branch Managers are required to authorize a credit report through NMLS. The Branch Manager will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license request can be filed through NMLS.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<b>Disclosure Questions:</b> Provide an explanation for any “Yes” response. Upload a copy of any applicable orders or supporting documents in NMLS.
<input type="checkbox"/>	<input type="checkbox"/>	N/A	<b>Other Trade Name:</b> DBA’s should be listed under Other Trade Names on the NMLS Branch Form. Provide 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. 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.

The regulator will review the filing and all required documents and communicate with you through NMLS. To review your status or see detailed communication from the regulator, click on the Composite View tab and then click on View License/Registration in NMLS see ([License Status Quick Guide](#)) for instruction.

**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](mailto: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 APPLYING. THE AGENCY SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.