This document includes instructions for a company (main location) new application request. If you need to complete a new application for a branch location or individual, refer to the appropriate new application checklists.

Total License costs: $750 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 each required control person. A $36.26 fee will be added per FBI Criminal Background Check authorization. Fees collected through the NMLS are NOT REFUNDABLE.

Use the checklist below to complete the requirements for the Kansas Office of the State Bank Commissioner (OSBC).

The checklist provides instructions and requirements for information to be entered in NMLS and for the documents that must be uploaded into NMLS. All application requirements may be submitted electronically.

For help with the NMLS application, see the Quick Guide for submitting a complete Company Form (MU1) filing through 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.

For help with document uploads, see the Quick Guide for document upload in NMLS.

Note: Financial statements are uploaded separately under the Filing tab, “Financial Statement” submenu. All other documents are uploaded in the Filing tab under the “Document Upload” section of the company form.
**FILED IN NMLS** | **ATTACHED** | **NOT APPLICABLE** | **KANSAS MORTGAGE COMPANY LICENSE**
--- | --- | --- | ---
☐ | N/A | ☐ | **Other Trade Name:** Doing Business As (DBA) names should be listed under Other Trade Names on the Company Form (MU1).

N/A | N/A | N/A | **Credit Report:** Individuals in a position of control are required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license request for your company can be filed through NMLS.

☐ | N/A | ☐ | **Disclosure Questions:** Provide an explanation for any “Yes” response. Upload a copy of any applicable orders or supporting documents to the Disclosure Explanation section of the Company Form (MU1).

☐ | N/A | ☐ | **Formation Document:** Upload a certified copy (if existing) of either the Corporate Charter or Articles of Incorporation (if a corporation), or the Articles of Organization and Operating Agreement (if a Limited Liability Company), or the Partnership Agreement (if a partnership of any form).

☐ | N/A | ☐ | **Business Plan:** Upload a business plan outlining marketing strategy, products, target markets and operating structure the applicant intends to employ.

☐ | N/A | ☐ | **Organizational Chart:** Upload an organizational chart(s), showing the structural organization of your company. All individuals listed as Direct Owners and Executive Officers on your Company Form (MU1) must be included on the chart(s).

☐ | N/A | ☐ | **Financial Statements:** If not claiming a Kansas bona fide location, applicant must submit evidence of a minimum net worth of $50,000. Upload a reviewed or audited financial statement prepared by an independent certified public accountant in accordance with Generally Accepted Accounting Principles dated within 90 days of your most recent fiscal year end. Financial statements should include a Balance Sheet, Income Statement and Statement of Cash Flows and all relevant notes thereto.

☐ | N/A | ☐ | **KANSAS BONA FIDE OFFICE:** If claiming a Kansas bona fide office, complete the following attestation. See Mortgage Company License description on Kansas State Licensing Requirements page in NMLS for more information.

  Street Address: ________________________________
  City: __________________________, KANSAS Zip Code: ____________

Updated: 9/17/2018
### KANSAS MORTGAGE COMPANY LICENSE

Upload to NMLS a complete executed copy of lease agreement in company name for address of Kansas bona fide office location. Sign the below attestation; email to: licensing@osbckansas.org

I, as an authorized Direct Owner or Executive Officer for the company, attest to the fact that the address above meets the definition of a Kansas bona fide office prescribed in K.S.A. 9-2201(b) and as explained in the Description page for a Kansas Mortgage Company License.

_____________________________  __________________
(Signature of Authorized Direct Owner/Officer)  (Date)

_____________________________  __________________
(Printed Name of Authorized Direct Owner/Officer)  (Title)

#### Loan Originators:
If doing business in Kansas that falls under the definition of loan origination, submit an Individual Form (MU4) for each loan originator. See the Kansas Mortgage Loan Originator License description in NMLS for more information.

#### Branch Location(s):
If the Company Form (MU1) indicates business is conducted from branch offices, a Branch Form (MU3) must be submitted for each location doing business with Kansas residents, regardless of where the branch is located. If business is not conduct with Kansas consumers from any other location(s) referred to in the Company Form (MU1), then send a written explanation of such to: licensing@osbckansas.org

#### MU2 Individual FBI Criminal Background Check Requirements:
The individuals listed as Direct Owners and Executive Officers on the Company Form (MU1) are required to authorize a FBI criminal background check (CBC) through NMLS. 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.

See the Quick Guides - Individual section of the NMLS Resource Center for more information. See Completing the Criminal Background Check Process for instructions on authorizing a CBC within NMLS and scheduling an appointment to have fingerprints captured.

**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.
<table>
<thead>
<tr>
<th>FILED IN NMLS</th>
<th>ATTACHED</th>
<th>NOT APPLICABLE</th>
<th>KANSAS MORTGAGE COMPANY LICENSE</th>
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<tbody>
<tr>
<td></td>
<td>N/A</td>
<td>N/A</td>
<td><strong>Electronic Surety Bond:</strong></td>
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<tr>
<td></td>
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<td></td>
<td>Electronic Surety Bond via NMLS in the amount as described below furnished and submitted by a surety company authorized to conduct business in Kansas.</td>
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<td><strong>Kansas Bona Fide Office:</strong> Licensees or applicants maintaining a Kansas bona fide office must provide a proper Surety Bond in the amount of $50,000 to the Kansas OSBC. If the licensee or applicant originated or made more than $50,000,000 in Kansas mortgage loans during the previous calendar year, a $75,000 surety bond is required.</td>
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<td><strong>NO Kansas Bona Fide Office:</strong> Licensees or applicants not claiming a Kansas bona fide office must provide a proper Surety Bond in the amount of $100,000 to the Kansas OSBC. If the licensee or applicant originated or made more than $50,000,000 in Kansas mortgage loans during the previous calendar year, a $125,000 surety bond is required.</td>
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<tr>
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<td>See the <a href="#">ESB Adoption Table</a> and the <a href="#">ESB for NMLS Licensees page</a> of the NMLS Recourse Center for more information.</td>
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<td><strong>Note:</strong> Surety bonds submitted via the Document Uploads section will not satisfy this requirement.</td>
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</tbody>
</table>

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 instructions.

**WHO TO CONTACT** – Contact the Kansas Office of the State Bank Commissioner, Division of Consumer and Mortgage Lending licensing staff by phone at 785-296-2266 or send questions via email to: licensing@osbckansas.org

*Kansas Office of the State Bank Commissioner*  
*Division of Consumer and Mortgage Lending*  
*700 SW Jackson St., Suite 300*  
*Topeka, KS 66603*

YOU ARE NOT AUTHORIZED TO ENGAGE IN MORTGAGE ACTIVITIES IN THE STATE OF KANSAS UNTIL YOU HAVE RECEIVED APPROVAL FROM THE KANSAS OFFICE OF THE STATE BANK COMMISSIONER. THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE APPLYING. THE JURISDICTION SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.