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

Note: The company (principal executive office location) must submit a new application form (or be in an approved-status) prior to the submission of a new branch application.

Total License costs: $1,021 which includes 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.

If the application package is incomplete (including, explanations and/or required documentation not submitted in the required format) sixty (60) days after the filing of the MU forms through NMLS, the Commissioner may terminate the processing of the application. The incomplete application may be deemed withdrawn by the applicant and may be placed in a withdrawn-abandoned status.

Use the checklist below to complete the requirements for the Maryland Office of the Commissioner of Financial Regulation.
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.

Agency specific requirements marked “Filed in NMLS” must be completed 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.

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 NMLS at the following:

For U.S. Postal Service or Overnight Delivery

Maryland Commissioner of Financial Regulation
Attn: Licensing Unit
500 N Calvert Street, Suite 402
Baltimore, Maryland 21202
NMLS Branch Unique ID Number: ________________________________

Applicant Legal Name: ______________________________________

<table>
<thead>
<tr>
<th>FILED IN NMLS</th>
<th>ATTACHED</th>
<th>NOT APPLICABLE</th>
<th>MARYLAND MORTGAGE LENDER LICENSE</th>
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<tbody>
<tr>
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<td><strong>OTHER TRADE NAME:</strong> Other business name(s), fictitious name(s), or “doing business as” name(s) should be listed under “Other Trade Names” on the NMLS Branch Form (MU3) and the Company Form (MU1). The trade names should also be included in the surety bond coverage.</td>
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<td><strong>OTHER TRADE NAME REGISTRATION CERTIFICATE:</strong> Provide a copy of the trade name registration certificate from the Maryland Department of Assessments and Taxation (along with the Certificate of Authority/Good Standing Certificate) if applicant will be operating under “Other Trade Name.”</td>
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<td><strong>BRANCH MANAGER:</strong> A branch manager must be designated for each licensed location. Branch manager is defined as an individual whose principal office is physically located in, who is in charge of, and who is responsible for the business operations of a branch office.</td>
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<td><strong>DISCLOSURE QUESTIONS:</strong> Provide an explanation for any “Yes” response. Upload a copy of any applicable orders and/or supporting documents in NMLS.</td>
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<td><strong>Electronic Surety Bond:</strong> NMLS currently does not support ESBs within the branch office records. For licensees who are required to submit surety bonds for branches, those ESBs must be managed through the company’s license record in NMLS. The amount of the Electronic Surety Bond submitted must be increased through NMLS by an amount equal to the principal office’s bond for the additional branch location. Note: Subject to approval by the Commissioner, if an applicant files five or more applications at the same time, the applicant may provide a blanket surety bond for all licensed offices in the amount of $750,000. Contact the surety bond producer to inform them of the increase so the producer can initiate the Surety Bond Rider Process in NMLS. Visit the ESB for NMLS Licensees page of the NMLS Resource Center for more information about the Electronic Surety Bond process. Managed through the Company's license record in NMLS</td>
</tr>
</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. View the License Status Quick Guide for further instruction.

WHOM TO CONTACT – Contact the Commissioner of Financial Regulation licensing staff by phone at 410-230-6155 or 888-784-0136 for further assistance regarding Maryland specific requirements.

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH APPLICANT/LICENSEE IS 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.