Amendment Checklist
Jurisdiction-Specific Requirements

NORTH CAROLINA MORTGAGE BROKER LICENSE

Instructions

When making changes to your record in NMLS, North Carolina requires advance notification for some changes; see checklist below for details.

1. A Qualifying Individual (QI) with three years of residential mortgage lending experience who meets educational and testing requirements pursuant NCGS § 53-244.050 is required. Use the QI section of the NMLS Form MU1 to identify the new QI. A Form MU2 will then be generated requiring completion of biographical information for the QI. A licensee shall notify the Commissioner within 15 days of any change in its designated qualifying individual.

2. The NC SAFE Act requires all licensees to notify the NC Commissioner of Banks Office (NCCOB) of any change in the location of its books and records within 10 days following such change.

3. A licensee shall notify the NCCOB within 30 days of any material change in any document or information submitted during the application process or otherwise filed with our office.

4. Requests for change of control must be submitted to the NCCOB at least 60 days prior to the effective date of the proposed change.

5. All fees are collected through the NMLS and are non-refundable.

How to submit North Carolina specific documents

1. If you are required to upload document(s) on NMLS for an Advance Change Notice (ACN):
   a. In the NMLS document upload section; select ACN for document type.
   b. Documents required to be uploaded through ACN are considered proposed documents. You will be required to upload final documents in the NMLS document upload section under the appropriate document type on the effective date. If there isn't a document type available for a specific ACN event you must mail document(s) directly to the NCCOB.

2. If you are required to upload documents for an amendment that doesn’t require ACN, select the applicable document type in the NMLS document upload section.

3. If you are required to provide document(s) outside of NMLS, you must mail the document(s) along with the checklist within 5 business days to the following address:

   For U.S. Postal Service:
   NC Commissioner of Banks Office
   Mortgage Division
   4309 Mail Service Center
   Raleigh, NC 27699-4309

   For Overnight Delivery:
   NC Commissioner of Banks Office
   Mortgage Division
   316 W. Edenton St.
   Raleigh, NC 27603
<table>
<thead>
<tr>
<th>FILED IN NMLS</th>
<th>ATTACHED</th>
<th>NOT APPLICABLE</th>
<th>Required Advance Change Notice Items</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N/A</td>
<td></td>
<td><strong>CHANGE OF LEGAL NAME.</strong> Submit ACN for a Change of Legal Name through the Company (MU1) form in NMLS. A 30 day ACN must be given for this change.</td>
</tr>
</tbody>
</table>
|               | N/A      |               | **DOCUMENT REQUIRED FOR CHANGE OF LEGAL NAME** Upload copies of the following documents:  
- Amended Articles of Incorporation; or  
- (Amended) Certificate of Authority; and  
- Rider to surety bond reflecting the company name change. |
|               | N/A      |               | **ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAMES.** Submit ACN for an Addition, Change or Deletion of Other Trade Name(s) through the Company (MU1) form through NMLS. A 30 day ACN must be given for this change.  
- Provide a file-stamped copy of the Certificate of Assumed Name from the County Register of Deeds Office filed with the appropriate County or Counties as required under North Carolina General Statute Chapter 66, Article 14.  
- Upload Certificate of Assumed Name document in NMLS under the Document Type “Trade Name/Assumed Name Registration Certificates” in the Document Uploads section of the Company (MU1) Form. |
|               |          |               | **ADDITION OR MODIFICATION OF DIRECT/INDIRECT OWNERS/EXECUTIVE OFFICERS.** Submit ACN for an addition or change in Direct/Indirect Owners/Executive Officers within the Company (MU1) Form in NMLS. A 60 day ACN notice must be given for this change. Note: Control Persons must also be reported on the Form MU2. If the Fed Tax Id/EIN, date, and/or state of incorporation changes a new company application will need to be submitted.  
1. See **MU2 Individual FBI Criminal Background Check Requirements** below.  
2. Upload copies of the following documents:  
   - Submit a corporate resolution detailing change.  
   - Submit new organizational chart. |
|               |          |               | **QUALIFYING INDIVIDUAL CHANGE.** A change of Qualifying Individual must be made within 15 days of such change. |
1. See **MU2 Individual FBI Criminal Background Check Requirements** below.

2. Submit the following:
   - A corporate resolution detailing the change.
   - A resume demonstrating that the proposed QI has 3 years of residential mortgage lending experience.
   - Submit new organizational chart.

If approved, the NCCOB will advise when to update the information on the NMLS.

### CREDIT REPORT REQUIREMENT:
Control person(s) are required to authorize a credit report through NMLS. Individuals are required to complete an Identity Verification Process (IDV) along with an attestation before a license request for your company can be filed through NMLS.

### MU2 INDIVIDUAL FBI CRIMINAL BACKGROUND CHECK REQUIREMENTS.
($36.25 will be added per FBI Criminal Background Check authorization). The following individuals, as specified below, using Company Form (MU1) are required to authorize a FBI criminal background check (CBC) through NMLS.

- Direct Owners – those who have direct ownership of 10% or more.
- Executive Officers - individuals who have the power to control the management or policies of the company.
- Indirect Owners – those who have indirect ownership of 10% or more.
- Qualifying Individuals (QI) – the Qualifying Individual(s) responsible for North Carolina operations.

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 - Company section](#) of the NMLS Resource Center for more information.

**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.

### COMPANY ADDRESS CHANGE:
Provide a copy of the lease agreement clearly setting out the terms of the lease and describing the leased premises, signed by a company official and the Landlord. If the lease is a sublease you must also provide written approval from the master lessor that they agree and are aware the property is being subleased. Additionally, a branch manager cannot sub-lease the property to the company.

### DISCLOSURE QUESTIONS:
Provide complete details of all events or proceedings for any “Yes” answer to the Disclosure questions for the
company or any Control Person. Details should include but are not limited to: court or jurisdiction, charge or complaint, case number, current status, last action date, next action date (if unresolved), etc. Upload a copy of any applicable orders or supporting documents in NMLS.

| ☐ | ☐ | ☐ |

**BOOKS AND RECORDS CHANGES:** Licensees are required to maintain their books and records for NC loans at a designated location within the State. If, however, the company will store such records out-of-state, it is required to submit a **written request** to the NCCOB. See, **04 NCAC 03M .0502.**

**WHO TO CONTACT** – Contact the NC Mortgage Licensing Division staff via email at **Company@nccob.gov** for additional assistance.

**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 FACILITE APPLICATION THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.**