



# NY Exempt Mortgage Loan Servicer Registration New Application Checklist (Company)

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## CHECKLIST SECTIONS

- [General Information](#)
- [License Fees](#)
- [Requirements Completed in NMLS](#)
- [Requirements/Documents Uploaded in NMLS](#)
- [Requirements Submitted Outside of NMLS](#)

## GENERAL INFORMATION

### Who Is Required to Have This License?

This registration is available for certain companies exempt from the mortgage loan servicer registration requirements of Article 12-D, section 590(2)(b-1) of the New York Banking Law (“Banking Law”).

- Registered Mortgage Brokers
- Licensed Mortgage Bankers

In addition, non-profit organizations holding an Exempt Mortgage Broker Registration - NP or an Exempt Mortgage Banker License-NP, can apply for a NY Exempt Mortgage Loan Servicer Registration if the non-profit organization does not service loans for third parties. Section 3 NYCRR 418.2(e).

Servicing mortgage loans means receiving any scheduled periodic payments from a borrower pursuant to the terms of any mortgage loan, including amounts for escrow accounts under section 6-k of the Banking Law, title 3-A of article IX of the Real Property Tax Law or section 10 of 12 U.S.C. 2609, and making payments to the owner of the loan or other third parties of principal and interest and such other payments with respect to the amounts received from the borrower as may be required pursuant to the terms of the mortgage loan documents or servicing contract. In the case of a home equity conversion mortgage or reverse mortgage as referenced in section 6-h of the Banking Law, sections 280 and 280-a of the Real Property Law or 24 CFR 3500.2, servicing includes making payments to the borrower.

The term also includes a person who makes or holds a mortgage loan if such person also directly or indirectly is the holder of the mortgage servicing rights or has been delegated servicing functions for the mortgage loan.

### Activities Authorized Under This License

This license authorizes the following activities...

- First mortgage servicing
- Subordinate lien mortgage servicing
- Reverse mortgage servicing
- Third party first mortgage servicing
- Third party subordinate lien mortgage servicing

## Pre-Requisites for License Applications

- Hold an active NY Mortgage Banker License or NY Mortgage Broker Registration
- Net worth – refer to 3 NYCRR 418.12(a) for minimum requirements
- Surety Bond - \$250,000
- Errors and Omission Coverage – minimum \$300,000 (refer to 3 NYCRR 418.12(c))
- Liquid Assets (cash, cash equivalents or readily marketable securities) – minimum 10% of adjusted net worth
- Qualifier Experience – five years verifiable experience in the business of servicing mortgage loans, inclusive of loss mitigation and loan modification experience. Servicing experience in other consumer lending industries can be substituted for a portion of the required five (5) years. At the superintendent’s sole discretion, other relevant educational or business experience may be substituted for some of the servicing experience.

New York State Department of Financial Services does not issue paper licenses for this license type.

## Application Processing Overview

### Incomplete Application

If an application is determined to be incomplete, the applicant will receive a written notice identifying the items and matters that must be addressed for the Department to continue the application review process. If a complete response fully addressing all such items and matters to the satisfaction of the Department is not received within 30 days of the date of such notice, the application will be withdrawn. Note: Partial submission of information or documents in response to the Department’s notice deeming the application incomplete will not result in an extension of the 30 days withdrawal period. Any applicant seeking exempt mortgage loan servicing registration following the withdrawal of an application must submit a new application that includes all required information, documents, and fees. If the required jurisdiction (state) specific documents are not received by the Department within 10 days of the electronic filing through the NMLS the application will be withdrawn.

### Approval or Denial

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.

Upon approval of the application, the Department will issue an approval letter to the applicant. If the application is denied, the applicant will receive notification of denial.

## Document Uploads Guidance

Documents that must be uploaded to the *Document Uploads* section of the Company Form (MU1) in NMLS are indicated in the checklist below. When uploading documents:

- Follow the guidance in [Document Upload Descriptions and Examples](#).
- Only upload documents relevant to the company application.
- Only upload documents where there is a selectable document category. If inappropriate documents are uploaded that should not be, you will be contacted by your regulator and asked to remove them from NMLS.

- Do not upload the same company documents multiple times. Generally, unless the document is state-specific, if the document has already been uploaded for another state, a new upload is not required unless changes have been made.
- If a document previously uploaded has been revised, delete the old document and replace it with the new document (history of the old document will remain in NMLS).
- For state-specific documents (e.g., Surety Bonds), be sure to indicate the applicable state.

### Helpful Resources

- [Company Form \(MU1\) Filing Instructions](#)
- [Document Upload Descriptions and Examples](#)
- [Individual Form \(MU2\) Filing Quick Guide](#)
- [Financial Statements Quick Guide](#)
- [Payment Options Quick Guide](#)
- [License Status Definitions Quick Guide](#)

### Agency Contact Information

Contact Mortgage Banking licensing staff via email to [mortgage.exempt@dfs.ny.gov](mailto:mortgage.exempt@dfs.ny.gov) for additional assistance.

*For U.S. Postal Service and Overnight Delivery:*

*New York State Department of Financial Services  
Attention: Exempt Mortgage Company Processing Unit  
One State Street  
New York, NY 10004*

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 NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.

**LICENSE FEES** - Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.

<b>Complete</b>	<b>NY Exempt Mortgage Loan Servicer Registration</b>	<b>Submitted via...</b>
Note	<b>NMLS Initial Processing Fee: \$100</b>	<b>NMLS (Filing submission)</b>
<input type="checkbox"/>	<b>Credit Report for Control Persons: \$15 per control person.</b>	<b>NMLS (Filing submission)</b>

REQUIREMENTS COMPLETED IN NMLS		
Complete	NY Exempt Mortgage Loan Servicer Registration	Submitted via...
<input type="checkbox"/>	<p><b>Submission of Company Form (MU1):</b> Complete and submit the Company Form (MU1) in NMLS. This form serves as the application for the license/registration through NMLS.</p> <p><b>Note:</b> With the exception of the Servicing Qualifier and the officer in charge of servicing operations, if different from the Servicing Qualifier, all Control Persons listed for the NY Exempt Mortgage Loan Servicer registration must be the same individuals vetted and approved by the Department of Financial Services for the entities mortgage banker license or mortgage broker registration.</p>	NMLS
<input type="checkbox"/>	<p><b>Corporate Financial Statements:</b> An Applicant must upload into NMLS the following corporate financial statement:</p> <p>(A) Audited financial statement for the past three fiscal years prepared by a Certified Public Accountant in accordance with Generally Accepted Accounting Principles and</p> <p>(B) Unaudited financial statement for the most recent quarter signed and affirmed by an executive officer of the company.</p> <p>Financial statements should include a balance sheet, income statement, and statement of cash flows and all relevant notes thereto. If applicant is a start-up company, only an initial statement of condition is required.</p> <p><b>Note:</b> Financial statements are uploaded separately under the Filing tab and <i>Financial Statement</i> submenu link. See the <a href="#">Financial Statements Quick Guide</a> for instructions.</p>	NMLS
<input type="checkbox"/>	<p><b>Other Trade Name:</b> If operating under a name that is different from the applicant's legal name, that name ("Trade Name", "Assumed Name" or "DBA") must be listed under the <i>Other Trade Names</i> section of the Company Form (MU1). New York State Department of Financial Services does not allow more than two (2) dba' or assumed names on the Exempt Servicer Registration.</p> <p><b>Note:</b> Companies using "fictitious" names or forced DBAs must select forced in the NMLS. The trade names used here will count towards the five (5) allowed for the company's mortgage banker license or mortgage broker registration.</p> <p>The use of a trade name, assumed name, or dba is subject to availability of such name in the State of New York. Pursuant to New York Business Corporation Law, the prior approval of the Superintendent is required if the name includes the following restricted words: Loan, Mortgage, Finance Investment and Banker or any derivative of such words. Consult the Department's website for information on obtaining <a href="#">word approval</a></p>	NMLS

<input type="checkbox"/>	<p><b>Trade Name/Assumed Name Registration Certificates:</b> If operating under an “Other Trade Name”, upload copies of the following documents:</p> <ul style="list-style-type: none"> <li>Filing receipt from the New York Secretary of State evidencing approval of the assumed name.</li> <li>Recorded or certified copy of the Certificate of Assumed Name filed with the Secretary of State.</li> </ul> <p><b>Note:</b> You must provide the coversheet identifying counties in which you are authorized to use the assumed name.</p> <ul style="list-style-type: none"> <li>General Partnerships must provide the approved “Doing Business As Certificate” from the appropriate county clerk’s office. The certificate must have the county clerk’s receipt affixed to the document.</li> </ul> <p><b>Note:</b> If the General Partnership intends to conduct business in multiple counties, please provide an approved certificate from each county in which you intend to conduct business.</p> <p>This document should be named <i>[State-License Type] Trade Name – Assumed Name</i>.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Trade Name/Assumed Name Registration Certificates</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Resident/Registered Agent:</b> The Resident/Registered Agent must be listed under the Resident/Registered Agent section of the Company Form (MU1)</p> <p><b>Note:</b> The resident/registered agent is the entity that will receive service of legal process on behalf of you company in the state identified.</p>	<p><b>NMLS</b></p>
<input type="checkbox"/>	<p><b>Primary Contact Employees:</b> The following individuals must be entered into the <i>Contact Employees</i> section of the Company Form (MU1).</p> <ol style="list-style-type: none"> <li><b>Primary Company Contact.</b></li> <li><b>Primary Consumer Complaint Contact.</b></li> </ol>	<p><b>NMLS</b></p>
<input type="checkbox"/>	<p><b>Non-Primary Contact Employees:</b> New York State Department of Financial Services <b>requires</b> that an individual(s) be identified as a <b>Non-Primary Contact</b> for the following areas. These contacts must be listed in the <i>Contact Employees</i> section of the Company Form (MU1).</p> <ol style="list-style-type: none"> <li>Consumer Complaint (Public)</li> <li>Litigation</li> <li>Consumer Complaint (Regulator)</li> </ol>	<p><b>NMLS</b></p>
<p>Note</p>	<p><b>Bank Account:</b> Bank account information is not required. The <i>Bank Account</i> section of the Company Form (MU1) can be left blank.</p>	<p><b>N/A</b></p>

<input type="checkbox"/>	<p><b>Disclosure Questions:</b> Provide a complete and detailed explanation and document upload for each “Yes” response to Disclosure Questions made by the company or related control persons (MU2).</p> <p>Control Persons includes - the three most senior executive officers, each controlling member of a partnership, each director, each managing member of a limited liability company, trustee, principal beneficiary of a trust, all direct and indirect principal stockholders of a corporate applicant, and members of the board of directors.</p> <p><b>Note:</b> Control persons listed in NMLS for the NY Exempt Mortgage Loan Servicer Registration must be the same individuals listed under the NY Mortgage Banker License or NY Mortgage Broker Registration.</p> <p>See the <a href="#">Company Disclosure Explanations Quick Guide</a> for instructions.</p>	<p><b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Company Form (MU1) or Individual Form (MU2).</p>
<input type="checkbox"/>	<p><b>Qualifying Individual:</b> Each applicant must designate a person or persons to serve as the Qualifying Individual (“Qualifier”) in charge of the mortgage loan servicing activities and be actively engaged in the operations of the applicant. The designated Qualifying Individual must be an owner, general partner, trustee, or executive officer of the applicant. The individual must have five (5) years of independently verifiable experience in the business of servicing mortgage loans, inclusive of loss mitigation and loan modification experience. Servicing experience in other consumer lending industries can be substituted for a portion of the required five (5) years. At the superintendent’s sole discretion, other relevant educational or business experience may be substituted for some of the servicing experience.</p> <p><b>The Department does not accept verification of experience from the applicant.</b> The minimum standards for professional references verifying the Qualifying Individual’s experience is detailed in the <a href="#">Background Report Instructions</a> posted on the Department’s website.</p> <p>This individual must be listed in the <i>Qualifying Individual</i> section of Company Form (MU1).</p>	<p><b>NMLS</b></p>
<input type="checkbox"/>	<p><b>Control Person (MU2) Attestation:</b> Complete the Individual Form (MU2) in NMLS. This form must be attested to by the applicable control person before it is able to be submitted along with the Company Form (MU1).</p>	<p><b>NMLS</b></p>
<input type="checkbox"/>	<p><b>Credit Report:</b> 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. This authorization is made when the Individual Form (MU2) is submitted as part of the Company Form (MU1).</p>	<p><b>NMLS</b></p>

<b>Note</b>	<p><b>MU2 Individual FBI Criminal Background Check Not Required Through NMLS:</b> Direct Owners/Executive Officers, Indirect Owners, and Qualifying Individuals are NOT required to authorize a FBI criminal background check (CBC) through NMLS.</p> <p>Control persons listed in NMLS for the NY Exempt Mortgage Loan Servicer Registration must be the same individuals listed under the NY Mortgage Banker License or NY Mortgage Broker Registration.</p> <p><b>Note:</b> See the <a href="#">Requirements/Documents Uploaded in NMLS or Requirements Completed Outside of NMLS</a> section for CBC requirements.</p>	<b>N/A</b>
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**REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS**

Complete	NY Exempt Mortgage Loan Servicer Registration	Submitted via...
<input type="checkbox"/>	<p><b>AML/BSA Policy:</b> Upload the most recent version of Anti-Money Laundering (AML) / Bank Secrecy Act (BSA) Policy and the most recent Independent Review of the AML/BSA Program.</p> <p><u>AML/BSA Policy</u></p> <p>This document should be named <i>AML/BSA Policy [approval date mm-dd-yyyy]</i>.</p> <p><u>Independent Review of AML/BSA Program</u></p> <p>This document should be named <i>AML/BSA Policy Independent Review [review date mm-dd-yyyy]</i>.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>AML/BSA Policy</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Business Plan:</b> Upload a business plan that addresses the applicant’s mortgage servicing activities. The business plan must outline the following information:</p> <ul style="list-style-type: none"> <li>• Actual and/or projected New York mortgage servicing volume in dollars and number of loans, by lien status. If projected figures are being provided, do not distinguish between lien status.</li> <li>• Products Serviced</li> <li>• Projected growth (36-month period)</li> <li>• Servicing fee schedule</li> <li>• Breakdown of government and/or government agency servicing portfolio, if any.</li> <li>• Plans to obtain GSE or government agency approvals to service</li> <li>• Technology employed in servicing loans</li> <li>• Outsourced servicing activities (include name of third-party service provider)</li> </ul> <p>This document should be named <i>[Company Legal Name] Business Plan</i>.</p> <p><b>Note:</b> If the existing uploaded business plan already includes the above information, an additional document does not need to be uploaded. A company should only upload a single business plan. If state-specific material is required, this information should be added to the existing uploaded business plan.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Business Plan</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Certificate of Authority/Good Standing Certificate:</b> Upload a State-issued and approved document (typically by the Secretary of State’s office), dated not more than 60 days prior to the filing of the application through NMLS that demonstrates authorization to do business in the applicant’s state of formation and/or New York.</p> <p>This document should be named <i>[[State prefix] Certificate of Authority OR [State prefix] Certificate of Good Standing]</i>.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Certificate of Authority/Good Standing Certificate</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

<input type="checkbox"/>	<p><b>Company Staffing and Internal Policies:</b> Upload document(s) including information on staffing and internal organizational policies and procedures. If submitting multiple policies, upload and name each policy separately. The document must include the following information:</p> <ul style="list-style-type: none"> <li>• Loss Mitigation</li> <li>• Complaint Resolution</li> </ul> <p>This document should be named <i>[Name of Policy]</i>.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Company Staffing and Internal Policies</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Errors and Omissions:</b> Submit proof of errors and omission insurance protecting the applicant from liability arising from a negligent act and/or error or omission in the performance of profession service relating to its mortgage loan servicing activities. If applicable, include power-of-attorney (POA).</p> <p>Applicants are required to have a minimum errors and omission coverage of \$300,000. The NY Superintendent of Financial Services must be named as an additional loss payee. See 3 NYCRR 418.12.</p> <p>The full policy must be uploaded.</p> <p>This document should be named <i>Errors and Omissions Insurance</i>.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Errors and Omissions (Insurance Policy)</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Fidelity Bond:</b> Submit a fidelity bond at the coverage level required by NY-DFS. Applicants are required to have a minimum Fidelity Bond of \$300,000. The NY Superintendent of Financial Services must be names as an additional loss payee. See 3 NYCRR 418.12.</p> <p>The name and address of the principal insured on the bond must exactly match the Full Legal Name, trade name if applicable and address, of the applicant. If applicable, include power of attorney (POA).</p> <p>The full policy must be uploaded.</p> <p>This document should be named <i>Fidelity Bond</i>.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Fidelity Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Management Chart:</b> Submit a Management chart displaying the applicant’s directors, officers, and managers (individual name and title). Must also identify compliance reporting and internal audit structure.</p> <p><b>The management chart must reflect the oversight structure of the mortgage loan servicing operations.</b></p> <p>This document should be named <i>[Company Legal Name] Management Chart</i>.</p> <p><b>Note:</b> If the existing uploaded management chart already includes the above information, an additional document does not need to be uploaded. A company should only upload a single management chart.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Management Chart</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

<input type="checkbox"/>	<p><b>Organizational Chart/Description:</b> Submit a chart showing (or a description which includes) the percentage of ownership of:</p> <ul style="list-style-type: none"> <li>• Direct Owners (total direct ownership percentage must equate to 100%)</li> <li>• Indirect Owners</li> <li>• Subsidiaries and Affiliates of the applicant/licensee</li> </ul> <p>This document should be named <i>[Company Legal Name] Organizational Chart – Description</i>.</p> <p><b>Note:</b> If the existing uploaded Organizational Chart/Description already includes the above information, an additional document does not need to be uploaded. A company should only upload a single management chart.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Organizational Chart/Description</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Surety Bond:</b> Submit mortgage loan servicing bond in the amount of \$250,000 furnished by a surety company authorized to conduct business in New York. The name of the principal insured on the bond must match exactly the full legal name of applicant as authorized by the Secretary of State of New York, including any Other Trade Names. Download <a href="#">Surety Bond Form</a></p> <p>This document should be named <i>[License Type] Surety Bond</i>.</p> <p><b>Surety Bond Requirements Table</b></p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p> <p><b>Note:</b> This item must also be mailed to: New York State Department of Financial Services – See address above.</p>

**INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS**

No individual (MU2) documents are required to be uploaded into NMLS for this license/registration at this time.

NMLS ID Number	
Applicant Legal Name	

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS		
Complete	[State Abbrev.] [License Name]	Submitted via...
<input type="checkbox"/>	<p><b>Surety Bond:</b> Submit the original bond in the amount described <a href="#">above</a>.</p>	<p><b>Mail to</b> New York Department of Financial Services – See Address above.</p>
<input type="checkbox"/>	<p><b>Net Worth Requirement:</b> Each Applicant shall demonstrate the ability to maintain adjusted net worth as follows:</p> <ul style="list-style-type: none"> <li>• Servicing Only (own loans and/or servicing rights – no third-party servicing activities conducted). Net worth of at least \$250,000 plus ¼ of 1% of the outstanding principal balance of the aggregate mortgages serviced (regardless of whether the underlying property is located in New York). <a href="#">Servicing Only Worksheet</a></li> <li>• Third-Party Servicer (only services loans on behalf of another entity). Net worth of at least \$250,000 plus ¼ of 1 percent of New York mortgage loans serviced. <a href="#">Third Party Servicing Only Worksheet</a></li> <li>• Third-Party Servicer and owns mortgage loans with servicing rights or owns mortgage servicing rights. Net worth calculation of at least \$250,000 plus ¼ of 1% of the outstanding principal balance of the non-Third-party loans or MSRs and ¼ of 1% of the outstanding principal amount of the New York mortgage loans serviced for a Third-party. <a href="#">Third Party Servicer and Owns Other Mortgage Loans or Servicing Rights Worksheet</a></li> </ul> <p>Please select and complete the appropriate Mortgage Loan Servicer Financial Responsibility Worksheet. The completed worksheet must be <u>signed by an Executive Officer previously vetted by the Department as a control person for the applicant.</u></p>	<p><b>Email to</b> <a href="mailto:mortgage.exempt@dfs.ny.gov">mortgage.exempt@dfs.ny.gov</a></p> <p><b>AND</b></p> <p><b>Mail to:</b> Original signature notarized document to New York State Department of Financial Services - See address above.</p>
<input type="checkbox"/>	<p><b>Liquid Asset Attestation:</b> Provide an attestation stating that at least 10% of adjusted net worth consist of cash, cash equivalent or readily marketable securities.</p> <p>The attestation must be signed by an executive officer vetted by the Department as a control person of the applicant.</p>	<p><b>Email to</b> <a href="mailto:mortgage.exempt@dfs.ny.gov">mortgage.exempt@dfs.ny.gov</a></p> <p><b>AND</b></p> <p><b>Mail to:</b> Original document to New York State Department of Financial Services - See address above.</p>

<input type="checkbox"/>	<p><b>Certificate of Compliance:</b> Each applicant must certify that it is in compliance with Section 296-a of the Executive Law in carrying out its debt collection and loan modification activities. <a href="#">Certificate of Compliance Form</a></p>	<p><b>Mail to</b> New York Department of Financial Services – See address above.</p>
<input type="checkbox"/>	<p><b>Aggregate Servicing Volume:</b> Provide a report detailing aggregate servicing volume. The report should list the aggregate servicing volume by portfolio type (e.g. FNMA, GNMA, Private Label, etc.). The report must be provided in Microsoft Excel format. Email the Department for access to its encrypted portal for file upload or encrypt the file and send to the Department at the email address listed</p>	<p><b>Email to:</b> <a href="mailto:mortgage.exempt@dfs.ny.gov">mortgage.exempt@dfs.ny.gov</a></p>
<input type="checkbox"/>	<p><b>Servicing Volume by State:</b> Provide a report detailing servicing volume by state. The report must be provided in Microsoft Excel format and list servicing volume for all states the company currently performs servicing activities. Email the Department for access to its encrypted portal for file upload or encrypt the file and send to the Department at the email address listed</p>	<p><b>Email to:</b> <a href="mailto:mortgage.exempt@dfs.ny.gov">mortgage.exempt@dfs.ny.gov</a></p>
<input type="checkbox"/>	<p><b>Certification and Affirmation:</b> An executive officer vetted by the Department as a control person for the applicant or that will be vetted as part of this application must provide a signed certification and affirmation form stating that the applicant will immediately notify the Superintendent of any changes to the information furnished in the application and that a designated officer has reviewed the application and certifies that the application does not contain any untrue statement or omission of material facts.</p> <p>Download <a href="#">Certification and Affirmation Form</a></p>	<p><b>Email to</b> <a href="mailto:mortgage.exempt@dfs.ny.gov">mortgage.exempt@dfs.ny.gov</a></p> <p><b>AND</b></p> <p><b>Mail to:</b> Original signature document to New York State Department of Financial Services - See address above.</p>
<input type="checkbox"/>	<p><b>Non-Profit Organization Affirmation:</b> All non-profit organizations seeking exemption from the mortgage loan servicing requirements pursuant to 3 NYCRR 418.2(e) must provide an affirmation stating the following:</p> <ul style="list-style-type: none"> <li>• Books and records will be kept for a minimum period of three years after making the final entry with respect to any mortgage loan serviced;</li> <li>• Superintendent is authorized to inspect the books and records upon reasonable notice, and that the applicant will bear all costs and expenses relating to the inspection and cooperate in the event of any consumer complaints;</li> <li>• Applicants must also affirm that they will comply with business conduct regulations and the financial responsibility requirements prescribed by the Department, unless granted a waiver, and</li> </ul>	<p><b>Email to</b> <a href="mailto:mortgage.exempt@dfs.ny.gov">mortgage.exempt@dfs.ny.gov</a></p> <p><b>AND</b></p> <p><b>Mail to:</b> Original signature document to New York State Department of Financial Services - See address above.</p>
<input type="checkbox"/>	<p><b>Resume:</b> The Qualifying Individual for the applicants New York Servicing Registration and the officer responsible for overseeing the applicant’s servicing operations, if different, must submit a resume. The resume must include the individual’s entire work history for the past 10 years. A detail explanation must be provided for all gaps in employment exceeding three months.</p>	<p><b>Email to:</b> <a href="mailto:mortgage.exempt@dfs.ny.gov">mortgage.exempt@dfs.ny.gov</a></p>

	Note: The month and year of employment must be reflected on the resume.	
<input type="checkbox"/>	<b>Litigation Affidavit:</b> Provide a litigation affidavit for the Qualifier and any individual in charge of the mortgage loan servicing operations, if different from one of the top three Executive Officers or Director previously vetted by the Department. Download <a href="#">Litigation Affidavit</a>	<b>Mail to:</b> Original signature document to New York State Department of Financial Services - See address above.
<input type="checkbox"/>	<b>Background Reports and Background Report Certification:</b> A Background Report and Background Certification Form must be submitted for the Qualifying Individual (Qualifier) and any individual designated overall in charge of the company's mortgage loan servicing operations, if such individual(s) are different from the Executive Officer(s) or Directors vetted by the Department for the company's Mortgage Banker License or Mortgage Broker Registration. Access <a href="#">Background Report Certification Form</a> on the Department's website. Background investigation reports <b>must be provided directly to the Department of Financial Services by the private investigation company.</b> For detail instructions regarding the specific components of New York State required background report visit our website: <a href="#">Background Report Instructions</a> .	<b>Mail to:</b> New York Department of Financial Services – See address above.
<input type="checkbox"/>	<b>Fingerprint Cards and Fingerprint Certification Form:</b> The Qualifier and any individual designated in charge of the mortgage loan servicing operations, if different from one of the top three Executive Officer or Director of the company, <b>must</b> submit two blue fingerprint cards issued by the Federal Bureau of Investigation (FBI). Fingerprint Cards can be requested via e-mail at <a href="mailto:fingerprintrequest@dfs.ny.gov">fingerprintrequest@dfs.ny.gov</a> . Please see the Department's website for New York <a href="#">Fingerprint Instructions</a>	<b>Mail to:</b> New York State Department of Financial Services – See address above. Fingerprinting Fees are paid outside the NMLS
<input type="checkbox"/>	<b>Personal Financial Statement:</b> Submit a Personal Financial Statement for the Qualifier and any individual in charge of the mortgage loan servicing operations, if different from one of the top three Executive Officer or Director of the company. Download form <a href="#">Personal Financial Statement</a>	<b>Mail to:</b> New York State Department of Financial Services – See address above.
<input type="checkbox"/>	<b>Personal Questionnaire:</b> Provide a personal questionnaire the Qualifier and any individual in charge of the mortgage loan servicing operations, if different from one of the top three Executive Officer or Director of the company. Download form <a href="#">Personal Questionnaire</a>	<b>Mail to:</b> New York State Department of Financial Services – See address above.
<input type="checkbox"/>	<b>Authority to Release Information:</b> The Qualifier and any individual in charge of the mortgage loan servicing operations, if different from one of the top three Executive Officer or Director of the Company must submit the Authority to Release Form. Download <a href="#">Authority to Release Form</a>	<b>Mail to:</b> New York State Department of Financial Services – See address above.