Instructions

When making changes to your record in NMLS, the Rhode Island Division of Banking (“Division”) requires advance notification for some changes and does not require advance notification for other changes.

Licensees must make the changes in NMLS before and/or as of the effective date, except where indicated below, and submit supporting documentation as instructed in the following checklist.

An Advance Change Notice (“ACN”) is required for:

- Change of Address
- Change of Other Trade Names/Assumed Name
- Change of Branch Manager

Fees

1. The Division collects amendment fees for the following changes in NMLS during filing:
   - Change of Address: $50 per license
   - Change of Other Trade Names/Assumed Name: $50 per license (Name changes must be made to all locations)

Fees collected through NMLS are NOT REFUNDABLE.

Helpful Resources

- Branch (MU3) Quick Guide
- Document Uploads Quick Guide
- Document Upload Descriptions and Examples

How to submit Agency specific documents

1. If you are required to upload documents to NMLS for an advance change notice, select “Advance Change Notice” for the document type in the NMLS Document Uploads section.

   **NOTE:** You should use the recommended filing naming convention. See the Document Upload Descriptions and Examples guide for more information.

2. If you are required to upload documents for an amendment that doesn't require advance change notice, select the applicable document type in the NMLS Document Uploads section.

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

   For U.S. Postal Service/Overnight Delivery:
   Rhode Island Department of Business Regulation
   Rhode Island Division of Banking
   1511 Pontiac Avenue, Building 68-1
   Cranston, Rhode Island 02920
Change of Branch Address: Submit an ACN for a change of the Branch Address through the Branch (MU3) Form in NMLS. **90 Days’ notice** must be provided for this change.

**Documents Required for Change of Branch Address:** Upload copies of the following documents:

- Upload the Licensee’s filing with the RI Secretary of State from their website: [http://sos.ri.gov/](http://sos.ri.gov/) reflecting the applicable amendment; and
- Upload a copy of the bond rider with applicable surety’s power of attorney form to main office (MU1) filing in the appropriate document upload section;
  - AND upload the bond rider in NMLS in the applicable branch office (MU3) filing reflecting the amendment, if Licensee previously listed their branch office address on their bond;
  - AND mail the Original Documents to the Division at the address listed above.

**Addition, Modification, or Deletion of Other Trade Names:** Submit an ACN for an addition, change or deletion of an Other Trade Name(s) within the Branch (MU3) Form in NMLS. **90 Days’ notice** must be provided for this change.

**Note:** Any Other Trade Names used by a Branch location and added to the Branch (MU3) Form, must also be added to the Company (MU1) Form.

**Documents Required for Addition, Modification, or Deletion Of Other Trade Names:** Upload copies of the following documents:

- Upload the Licensee’s filing with the RI Secretary of State from their website: [http://sos.ri.gov/](http://sos.ri.gov/) reflecting the applicable amendment; and
- Upload a copy of the bond rider with applicable surety’s power of attorney form to main office (Company (MU1) Form) filing in the appropriate document upload section
  - AND upload the bond rider in NMLS in the applicable branch office (Branch Form) filing reflecting the amendment;
  - AND mail the Original Documents to the Division at the address listed above.
these documents in NMLS under the Document Type “Advance Change Notice” in the Document Uploads section of the Branch (MU3) Form.

| Change in Branch Manager: Submit an amendment for a Change of Branch Manager through the Branch (MU3) form in NMLS. **Note:** Branch Managers must also be reported on the Individual (MU2) Form as they are considered control persons.  
- A credit report must be requested in NMLS for the Branch Manager. If an individual does not have a Social Security Number, then submit a signed personal financial statement representing their respective financial position within the 90 day period immediately preceding the addition of the person(s) in NMLS directly to the Division.  
- Disclosure Questions that are answered affirmatively (“yes”) on NMLS must include a written explanation in NMLS and applicable legal documents supporting the explanation must be uploaded in NMLS.  
  - a copy of any applicable orders or supporting documents in the *Disclosure Explanations* section of the Individual (MU2) Form. See the Company Disclosure Explanations Quick Guide for instructions.  |

| MU2 Individual FBI Criminal Background Check Requirements: When added to the Branch Form (MU3), the following Individuals, as specified below, are required to authorize a FBI criminal background check (CBC) through NMLS. **Branch Managers**  
- All Qualifying Individuals unless licensed as a Rhode Island Mortgage Loan Originator must authorize a FBI CBC through the NMLS.  
  After the authorization of the FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted.  
  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.  |

| Changes To Operation Questions For Branch Office and/or Branch Manager: Questions answered affirmatively (“yes”) in *Operation Information* section of the Branch (MU3) Form in NMLS must be accompanied by a written explanation and applicable legal documents supporting the explanation. The explanation and supporting documents must be sent directly to the Division at the address listed above.  
This information should be sent to the department at the address listed |
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**Changes To Expense Questions For Branch Office and/or Branch Manager:** Questions answered affirmatively ("yes") in *Expense Information* section of the Branch (MU3) Form in NMLS must include a written explanation. Applicable legal documents supporting the explanation must be sent directly to the Division at the address listed above.

This information should be sent to the department at the address listed above.

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**WHO TO CONTACT** – Contact *Rhode Island Division of Banking* licensing staff by phone at *(401) 462-9503* or send your questions via e-mail to *dbr.bankinquiry@dbr.ri.gov* for additional assistance.

**THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE AMENDING. THE JURISDICTION SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE AMENDMENT REQUEST THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.**