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?
Supervised lenders are entities that regularly engage in extending consumer credit by originating supervised loans and/or taking assignment of supervised loans. Lenders holding this license can also purchase retail installment sales contracts originated by a retail creditor. Entities must be properly licensed if business is conducted in Wyoming at a physical location in the state or with consumers in Wyoming through other means such as telephone, mail, internet, etc. W.S. 40-14-342 and W.S. 40-14-634

This license should only be applied for by a company that also holds or is applying for WY Supervised Lender License. See the WY Supervised Lender License New Application Checklist for more information.

Activities Authorized Under This License
This license authorizes the following activities...
  o Consumer loan lending
  o Non-private student loan lending
  o Other-Consumer Finance
  o Premium finance company activities
  o Private student loan lending
  o Property Tax Lending
  o Refund anticipation lending
  o Sales finance company activities - motor vehicles
  o Sales finance company activities - general
  o Title lending
  o Home equity loans, including lines of credit
  o Manufactured Housing Financing
  o Other-Mortgage
  o Second mortgage lending

Pre-Requisites for License Applications

- None

Wyoming Division of Banking issues licenses electronically for this license type.
Document Uploads

Documents that must be uploaded to the Document Uploads section of the Branch Form (MU3) 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

- Branch Form (MU3) Filing Quick Guide
- Document Upload Descriptions and Examples
- Payment Options Quick Guide
- License Status Definitions Quick Guide

Agency Contact Information

Contact Wyoming Division of Banking licensing staff by phone at (307) 777-6485 or send your questions via email to deanna.chafin1@wyo.gov for additional assistance.

For U.S. Postal Service and Overnight Delivery:

Wyoming Department of Audit
Division of Banking
2300 Capitol Avenue, 2nd Floor
Cheyenne, WY 82002

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.

<table>
<thead>
<tr>
<th>Complete</th>
<th>WY Supervised Lender Branch License</th>
<th>Submitted via...</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>WY License Fee: $50</td>
<td>NMLS (Filing submission)</td>
</tr>
<tr>
<td></td>
<td>WY Application Fee: $150</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NMLS Initial Processing Fee: $0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Credit Report for Branch Manager: $15 per branch manager person</td>
<td>NMLS (Filing submission)</td>
</tr>
<tr>
<td></td>
<td>FBI Criminal Background Check for MU2 Individual: $36.25 per person.</td>
<td>NMLS (Filing submission)</td>
</tr>
</tbody>
</table>

### REQUIREMENTS COMPLETED IN NMLS

<table>
<thead>
<tr>
<th>Complete</th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Submission of Branch Form (MU3): Complete and submit the Branch Form (MU3) in NMLS. This form serves as the application for the license through NMLS.</td>
<td>NMLS</td>
</tr>
<tr>
<td></td>
<td>Other Trade Name: 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 Other Trade Names section of the Company Form (MU1). Wyoming Division of Banking does not limit the number of other trade names. Upload a copy of the Certificate of Authority for each dba from the Wyoming Secretary of State.</td>
<td>NMLS</td>
</tr>
<tr>
<td></td>
<td>Branch Manager: A Branch Manager must be designated for each licensed location. A Branch Manager is defined as an individual who is in charge of, and who is responsible for the business operations of a branch office.</td>
<td>NMLS</td>
</tr>
<tr>
<td></td>
<td>Branch Manager (MU2) Attestation: Complete the Individual Form (MU2) in NMLS. This form must be attested to by the applicable branch manager before it is able to be submitted along with the Branch Form (MU3).</td>
<td>NMLS</td>
</tr>
<tr>
<td></td>
<td>Credit Report: Branch Managers 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 Branch Form (MU3).</td>
<td>NMLS</td>
</tr>
</tbody>
</table>
### MU2 Individual FBI Criminal Background Check Requirements:
The following Individuals, as specified below, on the Branch Form (MU3) are required to authorize a FBI criminal background check (CBC) through NMLS.

**Branch Managers**
- Any person occupying this position would be a control person for the company and would be required to submit a CBC.

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 [Criminal Background Check 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.

### REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS

No branch documents are required to be uploaded into NMLS for this license.

### INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS

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

### REQUIREMENTS SUBMITTED OUTSIDE OF NMLS

No items are required to be submitted outside of NMLS for this license.