

Updated: September 3, 2020

## NMLS Policy Guidebook

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# **INTRODUCTION & PURPOSE**

The <u>NMLS Policy Guidebook</u> is intended to be a resource for applicants, licensees, and state regulatory agencies using NMLS. It is intended to assist applicants and licensees in understanding the policies related to using NMLS. It is a living document that will be updated regularly in response to decisions and conclusions reached through the NMLS policy-making process, as well as through experience in using NMLS.

It is not a substitute for obtaining information directly from the state(s) from which an applicant or licensee is seeking or maintaining licensure. All applicants or licensees should consult directly with their appropriate state regulator(s) for licensing requirements and how to use NMLS to meet these requirements.

NMLS contains forms available to applicants and licensees created as part of an effort to build the System:

- Company Form (MU1)
- Individual Form (MU2)
- Branch Form (MU3) Individual License Form (MU4)

These forms are available electronically on the <u>NMLS Resource Center</u>. The forms were developed collaboratively by the NMLS Policy Committee of the State Regulatory Registry LLC, a wholly-owned subsidiary of the Conference of State Bank Supervisors.

The goal of NMLS is to improve mortgage, consumer finance, debt, and money services industry supervision, heighten communication across states, increase consistency in licensing requirements, and automate processes to the greatest degree possible.

The NMLS Policy Guidebook <u>IS NOT</u> a substitute for understanding the licensing requirements of each state in which an applicant or licensee wishes to apply for or maintain a license.

It is the responsibility of all users of NMLS to fully understand the information required in each state in which they wish to apply for or maintain a license.

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## **GENERAL POLICIES**

NMLS is designed to replace each state's existing licensing application forms and manual processes.

## A. Account Creation

Individuals that do not have a social security number in NMLS will need to contact the NMLS Call Center to complete a request form and provide supporting documentation to obtain an account in NMLS.

When requesting a company account in NMLS, only company employees that should have access to NMLS should be listed as account administrators. If additional users outside of the company need to have access to NMLS, the administrators can create user accounts for them once the company account is established.

#### When the NMLS should be used

Any person or entity wishing to *apply for* a license, *amend* an existing license, *surrender* a license, *cancel* a license request, or *renew* their license should do so through NMLS. Each state agency determines which of their license authorities they wish to manage through NMLS. License authorities managed through NMLS include: mortgage, consumer finance, debt, and money services. NMLS is intended to be the ONLY method for applicants or licensees to transact the above actions with participating states.

#### B. One Record concept

In NMLS, it is important to differentiate between a company, branch, or individual's record in the system. Each distinct legal entity, branch, and natural person will have a single, unique record in the NMLS. The entities' One Record in NMLS can be used to apply for, maintain, or surrender licenses in multiple states.

When seeking licensure, entities will use the Company Form (MU1), Individual Form (MU2), Branch Form (MU3), or Individual Licensing Form (MU4) to create a record. The form can contain a license request for one or more states. Likewise, when a company, branch, or individual updates their record, the change applies to every state in which they hold a license.

All states share the same information in NMLS about licensees. If one state does not accept the information on an applicant's filing, or does not accept a license amendment submitted by a licensee, the entity has the choice of foregoing licensure in that state or changing their record for all states.

#### C. NMLS is a real-time system

Fundamental to the One Record concept is the fact that NMLS operates as a realtime system that is a legal system of record for the state agency in which applicant, licensee, and regulatory actions instantly become part of a company, branch, or individual record.

For licensees, this means that in submitting a filing, they are attesting that the information is true and accurate as of the date of the filing. For regulators, this means that when they change a license status on an applicant or licensee's record, the license status is effective as of the date and time of the change in NMLS.

One way to look at this dynamic is that licensees amend their One Record to reflect their current information. Once a licensee has amended their One Record, regulators can react to the amendment by changing, when applicable, the license status applied to the entity's One Record. Licensees are required to update their NMLS record no later than 30 days after information in their record changes. Some jurisdictions may have earlier amendment requirements.

#### D. Licensee responsibility for their One Record in NMLS

Each company and individual is responsible for their record in NMLS. Regulators cannot change a company, branch, or individual's information. If a regulator has an issue with information on an applicant or licensee's record, they may require the applicant or licensee to change their record. They will typically do this by placing a "license item" on the entity's record.

The NMLS account email address for an individual must be a personal email address directly and continually accessible by the individual whose name and SSN are associated with that account. This email address should be the address a person may use in the case of an employment change or other event that would normally remove their ability to access NMLS. SRR, on behalf of state regulators, may periodically monitor the use of duplicate email address contained in individual account to ensure one email address (and thus one person) does not have access to multiple individual accounts.

Individuals must understand that allowing another individual to have access to their NMLS record is similar to allowing that person to have online access to their bank accounts and other personal information. The individual named on that record is still completely responsible for all actions taken under that account.

Another way to look at it is that all entities are responsible for the information they generate. Companies and individuals generate information about themselves (such as address, structure, disclosure questions, etc.) and thus are the only ones who can amend this information. Regulators, on the other hand, generate license authorities and enforcement actions and thus have sole control in applying these

items to a company or individual's record. The result is that over time, all regulators gain a composite picture that is the result of companies or individuals applying their information to their One Record.

When an individual requests an account in NMLS, the system requires that the Date of Birth (DOB) and a social security number (SSN) for identification purposes. It is important to ensure that this information is entered accurately upon establishing the individual account. If the DOB or SNN is entered incorrectly the individual must contact the NMLS Call Center to have the information updated.

# E. Addressing inconsistency between licensee's NMLS record and state files during Transition

The One Record concept poses particular issues for licensees and regulators during Transition. Transition is the submission of a license request by an existing licensee through NMLS to the state regulator. It is possible the attested Company, Branch, or Individual Form submitted by a licensee through NMLS may not match the information a state regulator has on file with regards to that licensee. Regulators may place a license item on the entity's record and request additional information.

Licensees cannot be expected to submit false information initially merely to match a state's information on file for two reasons:

- 1. Licensees are required to legally attest to the accuracy of the information with each submission.
- 2. A licensee's NMLS record may have already been accepted in another state. Any change they make would change that other state's license information.

## F. Dormant Accounts and Pending Filings

An account is considered dormant if it contains no data such as testing and education results, regulatory actions or submitted licensure applications on the record. NMLS will delete a dormant account after 180 days for company and individual users. Pending filings do not prevent an account from dormancy and will be deleted after 180 days along with any related dormant accounts. Any record of an individual on a company filing named as a non-control Indirect Owner will not be marked as dormant.

For accounts with education and testing results or submitted or approved filings, NMLS will disable the account if it has not been accessed in 120 days by a company account user or 15 months by an individual user. If a user account is disabled, the System prompts the user to provide identifying information before they can log into their account.

## G. State-specific requirements outside NMLS

In addition to using their One Record in NMLS to apply for, amend, surrender, or renew their license; applicants and licensees may be required by a state to submit additional items outside the system. The state licensing requirements will provide instructions that will:

- 1. detail any information not contained on the NMLS record that must be submitted by license applicants and licensees; and
- 2. explain how certain questions on the licensee's or applicant's NMLS record should be answered to meet jurisdiction-specific requirements.

Licensees and applicants can access state licensing requirements from links on the license wizard within NMLS or visiting the <u>State Licensing</u> page on the NMLS Resource Center. Materials submitted outside NMLS are expected to be received by the state regulator within <u>5 days</u> of submission of a form in NMLS.

## H. Creation of New Company Record

Each distinct, legal company in NMLS will have a single record, regardless of the number of jurisdictions they are licensed in, or even if they are not licensed in any jurisdictions. This single record will allow the system to apply a unique identification number to the company that will remain with the company across states and over time. The unique identifying number is different than a license number, which will be provided by each regulatory agency. As a result, it is important in NMLS to ensure that only a single record is created for each entity that the system wishes to track.

Companies wishing to access NMLS to create a record for their company must first go through an entitlement process. This process requires an official within the company to complete the <u>Company Account Request Form</u> and submit it to the NMLS Entitlement Group. Entitlement is managed by SRR through the NMLS Call Center.

NMLS uses four pieces of information from the Company Account Request Form to determine if the company currently has an existing record in the system:

- Full Name of Applicant
- IRS Employer Identification Number
- State/Province & Country of formation
- Date of formation

The Internal Revenue Service (IRS) indicates that Employer Identification Numbers (EIN) are unique and are never re-issued. Therefore, the EIN is the basis for maintaining unique records.

Licensees cannot change their EIN. Only the NMLS Call Center can change an EIN with SRR approval. Licensees needing to change their EIN should contact the NMLS

## Call Center.

Additionally, companies with the same full legal name and state of incorporation will be flagged for review to determine that they are separate entities. In no case should any two NMLS records share the same data for the 4 pieces of information above. This should prevent a company from inadvertently establishing two records in the system for the same company.

# I. Amendments to a company's structure that will require the creation of a new NMLS record

In general, the determination of whether a new record is required when changes are made to a company's organizational structure will depend on how the change is treated pursuant to the state statutory provisions under which the company was formed. If, under the provisions which address its organization, an entity is considered to be the same entity after a change is made to its structure, the existing record will be used. If the Internal Revenue Service requires a new EIN, regardless of the statutory provisions in the state, a new NMLS record is normally required. When the change results in dissolution of the entity or formation of a new entity a new record will be required; this includes a change in EIN.

If the company has created a base record in NMLS or submitted a filing to one or more states through NMLS and their EIN has changed, they should not update any information related to the Legal Status of the entity until first contacting the NMLS Call Center.

Specifically:

 If the *Employer Identification Number* changes, then a new NMLS record is required. A possible exception to this rule is in the case of a Sole Proprietor who converts from using his or her Social Security Number to using an IRS Employer Identification Number without changing their corporate structure (remaining a Sole Proprietorship). In cases where a Sole Proprietor changes its corporate structure, most often to a LLC or other Corporation, a new NMLS record is required.

Companies cannot change their EIN themselves. Only the NMLS Call Center can change the EIN, with SRR approval.

- If the *Full Name of Applicant* changes, but none of the other three identifying pieces of information changes (EIN, state and date of formation), then a new record <u>is not required.</u> NMLS allows companies to make such a change themselves.
- If state law and the IRS allow conversions to a new structure while maintaining the same EIN, state and date of formation, then NMLS <u>will not</u> require a new record to be created.

- If a company changes ONLY its state and date of formation and (1) state law and the IRS allow these changes and (2) there is no change in the EIN or the structure of the company, then NMLS <u>will not</u> require a new record to be created. However, some states may require a new license.
- When a company creates a subsidiary that has a different *Full Name of Applicant, Employer Identification Number,* State/Province & Country of formation, and date of formation, then NMLS requires a new record.
- If a licensee changes its EIN after they create their NMLS record, but before they submit any filings in the system, then NMLS <u>will not</u> require a new record to be created.
- If a company has purchased another company within NMLS, a new record may or may not be required based on the circumstances of the purchase. The NMLS Call Center and SRR will work with the company to determine the best course of action to take within NMLS concerning their record(s).

The NMLS Policy Committee developed the following rules concerning when companies change their structure and whether or not a new record will have to be created in the system. These rules are as follows:

Original Structure	New Structure	New Record Required?			
Sole Proprietorship	Any other form	Yes			
Partnership	Any other form	Yes			
Partnership	Partnership with new or different partner names	No			
Any corporate form	Conversion under state of domicile statutes	No-Unless New EIN is Issued			
Mergers of two corporations or LLCs	One of original corporations or LLCs remains	No – licensee elects which entity remains in system			
Mergers of two corporations or LLCs	New corporation or LLC	Yes			

In general, questions about when a new record will need to be created can be referred to SRR for consideration. The only requirement that NMLS enforces is the fact that a change in EIN requires a new record. If a company fails to respond to continued requests for the creation of a new record, the state regulator will be contacted for further action and could result in the company account being disabled.

#### Multi-series LLCs

Approximately 6 or 7 state corporation statutes (DE is the most notable) allows the operating agreements of limited liability companies to provide for the establishment of one or more designated series of members, managers, or LLC interests that have separate rights, powers, or duties. The decision as to whether these "series LLCs" have separate Exact Name, IRS Employer Identification Numbers, State/Province & Country of formation, and date of formation is determined by the incorporated LLC. Additionally, states have treated these entities differently.

The NMLS Account Creation Policy requires all entities to obtain a unique employer identification number (EIN), regardless of whether this is a requirement for federal income tax purposes. Therefore, NMLS requires that each entity under a series LLC have its own unique EIN for licensing purposes.

## J. Filing Date vs. Effective Date

Given that NMLS is a real-time system, there is no distinction between filing date and effective date. The filing date is the date the filing submission is made in the system to one or more regulators. The change is made to the licensee's record in the NMLS instantly. As a result, the effective date and the filing date are the same. State licensing requirements should outline effective date expectations, including advance notice if required.

## K. Publicly Available Information

Some information from a licensee's record is made publicly available through NMLS Consumer Access which is a separate system than NMLS. Areas of the Company, Branch, and Individual Forms that are made available are indicated throughout the guidebook and the system.

## L. NMLS Call Center

The NMLS Call Center is available for help with system functionality. The representatives cannot confirm licensing requirements or state specific information. The call center is available from 9:00 a.m. to 9:00 p.m. Eastern Time Monday thru Friday.

## M. Maintaining your record in NMLS

It is the responsibility of the licensee to maintain their record in NMLS. A licensee can update their record by submitting a new filing to the state regulator. You should consult the state specific checklists as many states require advance notification of changes to a licensee's record. Once the regulator approved the change outside NMLS, it can be made within the filing.

## NMLS COMPANY FORM (MU1)

NMLS Company Form (MU1) must be completed by a company applying for a license in one or more states. If the company is applying for new licensure the Individual Form (MU2) must also be completed by individuals identified in the Direct Owners & Executive Officers, Indirect Owners with control and Qualifying Individuals on the Company Form.

The Company Form (MU1) can be used to request licenses in multiple states, however, not all license types are managed in NMLS and some information may have to be submitted to state regulators outside of the System.

The following guidelines are organized to follow the Company Form's format in the System.

#### A. General Instructions

**<u>Filing</u>** – The Company Form (MU1) is the uniform application form that a company or sole proprietorship applying for any company license must complete. Applicants must also refer to the state licensing requirements on the NMLS Resource Center to fully understand the license requirements.

**Dates** – In NMLS, there is no distinction between the filing date and the effective date. The filing date is the date the submission is made in the system to one or more regulators. The change is made to the licensee's record in the NMLS instantly. Thus the effective date and the filing date are the same.

**<u>Terms Used</u>** – For uniformity, terms used throughout the Company Form (MU1) are defined in the glossary.

#### B. Consumer Access\*

The following fields from the Company Form will be available and displayed in NMLS Consumer Access and are indicated by an asterisk (\*) throughout the guidebook.

- > NMLS Unique ID
- License # by State
- License name by State and Industry Type
- License status by State and Industry Type
- ➤ Entity Name
- Entity Main Address (City, State, Zip)
- > Business Phone, Toll Free Phone Number, Fax, Email Address
- Mailing Address if different from Main Address (City, State, Zip)
- Other and Prior Trade Names
- Resident/Registered Agent
- ➢ Web Address

- Legal Status (Fiscal Year End, Formation State, Formation Country, Date of Formation, Stock Symbol (if applicable), status)
- Public State Regulatory Actions

The NMLS Policy Guidebook <u>IS NOT</u> a substitute for understanding the licensing requirements of each state in which an applicant or licensee wishes to apply for or maintain a license.

It is the responsibility of all users of NMLS to fully understand the information required in each state in which they wish to apply for or maintain a license.

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## **BUSINESS ACTIVITIES**

	2)   Individual   Einancial Statements   MCR   Access   Relationships Logged in a
Business Acti∨ity Wizard	
General Mortgage Co. ( <u>8189</u> ) MU1 filing created 6/5/201	RyanT. 😌
Step 1: Select Business Activities	Total Charges:
	regardless of whether you plan to manage a license associated with the activity through NMLS. Previously selected business activities will not appear in the li
below.	
Prior to selecting your activities you may want to review business activ Jump to: <u>Mortgage Consumer Finance Debt Money Se</u>	vriptions by clicking 🔍 on the upper right sandbar.
Mortgage	Reverse mortgage originations
Second mortgage lending	High cost home loans
First mortgage servicing	Credit insurance services
Third party first mortgage servicing	Third party mortgage loan processing
Subordinate lien mortgage servicing	Third party mortgage loan underwriting
Third party subordinate lien mortgage servicing	Manufactured housing financing
Mortgage loan purchasing	Lead generation
Short sale	Commercial mortgage brokering or lending
Foreclosure consulting/foreclosure rescue	Mortgage loan modifications
Home equity lending/lines of credit	
Consumer Finance	
Payday lending - storefront	Retail installment selling
Payday lending - online	Escrowing agents
Consumer loan brokering	1031 exchange companies
Consumer loan lending	Private student loan lending
Consumer loan servicing	Non-private student loan lending
Sales finance company activities - motor vehicles	Reni-to-own
Sales finance company activities - general	Accounting/Billing servicing
Title lending Refund anticipation lending	Industrial loan lending companies Pawn brokering
Premium finance company activities	E Pawn Stokeling
Debt	
First party debt collection	Credit repair
Third party debt collection	Judgment recovery
Debt negotiation	Repossession agency activities
Debt settlement/debt adjuster	Repossession agent activities
Passive debt buying (does not undertake direct collections on acc	Non-mortgage loan modifications
Active debt buying (undertakes direct collections on accounts)	Bi-weekly payment processing services
Debt management/credit counseling	
Money Services	
Issuing traveler's checks	Transporting Currency
Selling traveler's checks	Issuing prepaid access/stored value
Issuing money orders	Selling prepaid access/stored value
Selling money orders	Check cashing
Bill paying	Foreign currency dealing or exchanging
Issuing and/or selling drafts	
	Next

Applicants and licensees should indicate <u>all</u> business activities the company engages in, regardless of whether those activities are undertaken in a state in which they are applying for a license. The selected business activities in this section will allow the system to provide you with a list of licenses for which you may apply. See <u>business</u> <u>activities definitions</u> for a description of each activity available.

## **REQUEST LICENSE**

IMALS	Resource Center Filing PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VIEW RENEWALS ADMIN REPORTS H
You are currently:	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships Logged in as RyanT   Logged in as RyanT
Business Activities  Request License	Request/Transition License(s)
License/Registration Information	General Mortgage Co. (8189) MU1 filing created 6:5:2012 by RyanT.
Identifying Information	Total Charges: \$2,000.00
Other Trade Names	Below are company licenses/registrations available for request or transition based on the business activities and table is definited in the Business Activities section. If your company currently holds any of the licenses/registrations available for request of transition based on the business activities and table is definited in the Business Activities section. If your company currently holds any of the licenses/registrations available for request of transition based on the business activities and table is definited in the Business Activities section. If your company currently holds any of the licenses/registrations available for request of transition based on the business activities and table is an advased by a business activities are proved as ALLAPET DO DO SOW RESULT IN YOUR COMPANY and the advast as a provided for advast and table is a provided for advast and table. The provided for advast as a provided for advast and tables are provided for advast and tables are provided for advast as a provided for ad
Resident/Registered Agent	BEING CHARGED NEW APPLICATION FEES.
Web Addresses	If you do not see the license registration you are seeking to transition or apply for below, confirm the license registration is being managed by your regulator in MMLS and there is not a license transition request for the license transition, you may return to the Business Activities section and make the appropriate adjustments so the section reflects all business activities conducted by your company by state.
Contact Employees	Please select the license(s) and/or registration(s) you wish to transition or new licenseriegistration application(s) you wish to submit and click Next.
Books and Records Information	Roomd at 1 Colleges at
Approvals and Designations	Existing License Skentucky Number for Kentucky Licensing Reguitements Reguitor Transitions only)
Bank Accounts	Mordgage Broker License Kentucky
Legal Status Affiliates/Subsidiaries	Morgage Company License Kentucky
Financial Institutions	
Disclosure Questions	Ned Cancel
Disclosure Explanations	
Direct Owners and Executive Officers	Previous Next
Indirect Owners	
Qualifying Individuals	
Document Uploads	
MU2 Forms Attest and Submit	
Allesi and oubmit	SECION 101 101 AV

The Request/Transition License(s) screen identifies the license/registration types available based on the business activities and states selected on the Business Activities screen. The system does not allow applicants or licensees to apply for or maintain two of the same license type in any one state. Entities that are currently licensed with a state (outside of NMLS) and have been directed to transition their license(s) will enter the license number on this screen.

## LICENSE/REGISTRATION INFORMATION

NMIC								Resource Center
	_	Company (MU1)	Branch (MU3)   Individual   Fir	nancial Statements I		SSIONAL REQUIREMENTS TASKS	COMPOSITE VIEW RENEWALS	ADMIN REPORTS HOME
u are currently:		a subsul finall	( prototot (nice)   nicitizado   Li					
Business Activities Request License	License/Re	gistration Information						
icense/Registration	General Morte	gage Co. ( <u>8189</u> ) MU1 filing created	6/5/2012 by RyanT.					🛇 12 % 🌭 🤣
entifying Information								Total Charges: \$2,000.00
er Trade Names		of Requests Pending Submission and and : ements on the NMLS Resource Center.	a list of Submitted License/Registra	tion Requests being m	ianaged in NMLS for your company. If y	ou have questions about the t	rpes of licenses you need to app	oly for, see the <u>State</u>
lent/Registered	Request Lice		ly for or to transition onto NMLS.					
ddresses		Filing Navigate to the next section of this fi		nformation.				
Employees								
and Records	Requests Pendin	•						
als and		flects license, transition, surrender and/or wi ttested and paid for your submission. If you			n this pending filing. A filing is not comp	plete until you have successful	lly navigated through the Comple	ateness Check and
ations	Regulator	License Current Status Lic	ense Number Pending Action		Available Action			
ounts	Pennsylvania 🍯	💄 Money Transmitter 🛛 🛛 TC	001 Transition Reques	ted	Cancel Action			
atus Subsidiaries	Submitted Licen:	se/Registration Requests						
I Institutions	Below is a list of I	the license/registration requests submitted eed to the Completeness Check and Submi	to the regulator and managed in NM	ILS for your company. If	fyou wish to surrender, withdraw or car	ncel a license/registration or a	pplication request, click the icon	in the Available Action
re Questions	Regulator	License	Current Status	License Number	Available Action	Delimitoria document.		
ıs		S Mortgage Brokers License	Approved		Surrender			
's and	Connecticut	🗟 Mortgage Broker	Approved		Surrender			
cers	Montana	🐁 Mortgage Broker License	Approved		Surrender			
rs	Montana	🐁 Mortgage Servicer License	Approved	TC001	Surrender			
ividuals	North Carolina	🐁 Mortgage Servicer License	Approved		Surrender			
loads		Mortgage Broker License	Approved		Surrender			
omit		Mortgage Lender License	Approved - Deficient	TC001	Surrender			
onne		<ol> <li>Mortgage Lender License</li> <li>Lender License</li> </ol>	Approved - Deficient		Surrender No Action			
	Rhode Island	📸 Lender License	Pending - Withdrawal Requested		Available			
	Kentucky	Exempt Company Registration	Transition Requested	TC001	<b>Cancel Transition</b>			
	Louisiana	Residential Mortgage Lending License	Transition Requested	TC001	Cancel Transition			
				Request License	Continue with Filing			
		Previous						Next
			CODIZ OR R.   All Right For additional internation, please	Reserved   SRR is a trademark of th visit the <u>NMLS Resonce Center</u>   Fr	e State Regitiatory Regisity ( <u>Pritacy Policy</u> ) <u>Download PDF</u> or kelp with isolgation please contact the HitLS Call Center at	Readkr ((240) 386-4444.		

The License/Registration Information screen will display a list of all license/registration requests pending submission as well as any previously submitted license/registration requests. From this screen users can request a new license, review existing requests, cancel a previously submitted request, or request to withdraw an existing license/registration.

#### **IDENTIFYING INFORMATION**

				Resource Center
_	Company (MU1)   Branch	(MU3)   Individual   Einancial Statem	FILING PROFESSIONAL REQUI	REMENTS TASKS COMPOSITE VIEW RENEWALS ADMIN REPORTS Logged in as Ryan
	Company (Mori)   branch	(moo)   moividear   Einancial Statem	ens   Mex   Access   Relatoristips	Logged in as tyan
Identifying	g Information			
				Q II % % (
General Me	ortgage Co. ( <u>8189</u> ) MU1 filing created 6/5/2012	t by RyanT.		
Entity name a	and EIN:			Total Charges: \$2,000.
		General Mortgage Co.		
Do you want	IRS Employer Identification Number: to amend your legal name?	70-7994153		-
Do you Haik	If yes, check here:			
	New Entity Name: (sole proprietor use "Last, First, Middle")		]	
Noin addrea	s (Do not use a PO Box):			_
Main autres	Number & Street:	1234 Market Street	1	
			j	
	City:		]	
	State: Country / Province:	North Carolina 💌 United States 👻		
	Postal Code:		]	
Business pho	one, fax and email address:		3	
	Business Phone: Toll-Free Number (for consumers):		999-099-0909x9999	
		666-666-6666	000-000-0000	
	Email Address:	tia ryan@finra.org	]	-
Mailing addre		Copy Main Address		
	PO Box or Number & Street:		1	
			]	
	City:		]	
	State: Country / Province:	North Carolina 💌 United States 👻		
	Postal Code:		]	
Any other bu	siness locations?			
	Other than the main office does the entity conduct business with consumers through branch offices	OYes . No		
	consumers through branch ornces or other business locations?			
In certain sta	ates, branch office or other business locations must be lice	ensed and/or registered. Submit Branch (	MU3) filings to report these to the regulatory agency(s).	
			Save	
			Lave	
				Next
	Previous		emant of the State Registation, Registry ( <u>Printon/Policy</u> ) <u>Down load PDF Reader</u> <u>Center (</u> For ledpinith analysition please contact the NMLS Call Center at (200) 386-1444.	

#### Entity name\* and EIN.

- Entity Name should be the full legal name as organized in the domestic state and found in incorporating documents. On a new application, the company may be required to submit formation documents in the Document Uploads section. Consult the state licensing requirements to see if any states in which you are applying require these documents.
- It is important that each Company is set up by their legal name and not by any trade name or "doing business as" name they may use.
- If applicant or licensee is a sole proprietor, then they should use their Last, First, Middle names, and suffix ("Jr", "III", etc) if any. Do not enter a professional or academic suffix.

Note: If the Full Name of Applicant changes for an existing licensee, but the Employer

Identification Number, the State/Province & Country of formation, and the Date of Formation does not change, NMLS will not require a new record to be created in the system.

• EIN is the Taxpayer Identification Number issued by the IRS. If the applicant is a sole proprietor without employees, this number may be the sole proprietor's Social Security Number (SSN) or an IRS issued EIN. These numbers are also known as "FEIN" or "TIN."

This number may or may not change upon amendment to reorganize the company. For example, a sole proprietor without employees may use the proprietor's SSN, but if the proprietor establishes an LLC or Corp, the company will need an EIN even if no employees are added at the time of re-organization.

- Generally, a new EIN indicates a new NMLS record should be created. When a licensee changes its EIN, they must contact the Call Center to walk through the process developed to appropriately handle these changes. Licensees can create the record for the new entity while maintaining licenses with their previous entity. Licensees should then work with their regulators as to the timing of applying for new licenses under the new entity and surrendering the licenses held by the previous entity.
- Many states require currently approved companies to provide the regulator with advance notice before making changes to their legal name and/or main address. An advance notification allows the regulator to review the change prior to its effective date and indicate to the licensee if the proposed change is acceptable.

#### Do you want to amend your legal name?

This field gives licensees the ability to change their name in NMLS. In most states, name changes require additional documentation and approval by the state regulator(s). See the state licensing requirements amendment checklists or consult your state regulator prior to changing your name in NMLS.

Additionally, some states charge a fee for a name change. The "Total Charges" section of your filing (upper right corner) will indicate when this occurs as part of a filing.

#### Main address\* (Do not use a PO Box)

A physical address is required. Since NMLS contains a single record on a company, the main address listed must capture the applicant or licensee's headquarters location. This requirement is regardless of whether such location is located in the state of licensure and regardless of whether the licensee will be conducting any licensed activities from that location.

NMLS presumes that the license authority conferred with a Company Form (MU1) is a general license authority for a company. In those states that require each location conducting licensed activity to be individually licensed or registered, the main address is automatically considered a licensed or registered location.

#### Business phone, fax and email address\*

Provide a business phone, toll-free phone number, fax, and email address for a contact person in your organization. <u>The information provided in this section may be posted to consumer access and should be for public use.</u>

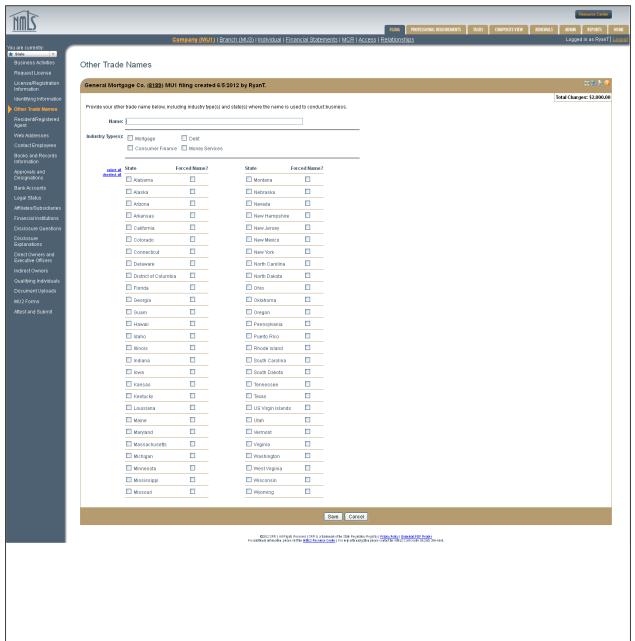
#### Mailing address\*

Licensees who use a drop box or PO Box for their mailing can indicate a Mailing Address. A copy button is available to copy the main address if the mailing address is the same.

#### Any other business locations?

If you answer "Yes" to this question, consult the state licensing requirements to determine if you need to file a Branch Form (MU3) for each of these locations.

## **OTHER TRADE NAMES\***



#### **Other Trade Names**

Other Trade Names must be completed for all other names the company will be using in NMLS participating states and industry types. These include: other business names, fictitious names, forced dba's "doing business as", etc. The NMLS allows an unlimited number of Other Trade Names.

Licensees should not include "dba" in front of their Other Trade Name. The name inputted should be exactly how they use it in advertising, documents, etc.

Licensees should indicate if the "dba" is forced by a state by checking the box in the forced column. A forced "dba" is one that is required to be used because the state's Secretary of State or other agency will not allow the company to use its legal name.

This may be due to a number of reasons, including the company's legal name is already used by another company in that state. Please consult the state licensing requirements for additional information related to forced "dbas."

Consult the state licensing requirements to determine if there are any restrictions or additional requirements for Other Trade Names.

#### Industry Type(s)

Applicants and licensees must indicate the industry type(s) to which the Other Trade Name applies.

#### State

Applicants and licensees must indicate the state(s) to which the Other Trade Name applies. A forced name is applicable when a particular state has forced you to use a particular trade name in their jurisdiction.

*Note:* Check the state licensing requirements to determine if a state requires Other Trade Names to hold a separate license.

## **RESIDENT/REGISTERED AGENT\***

TIMIS				Resource Center
	_	Company (MU1)	Films PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VIEW RE	NEWALS ADMIN REPORTS HOME Logged in as RyanT Logout
You are currently:			nanon (model   mentensed   L'internet energementer   model   L'ecocet   L'ecocet   L'ecocet	
★ State ▼ Business Activities	B . I . UB .			
Request License	Resident/Regi	stered Agent		
License/Registration Information	General Mortgage	Co. ( <u>8189)</u> MU1 filing created 6/	5/2012 by RyanT.	D2 🛸 😓 🤣
Identifying Information				Total Charges: \$2,000.00
Other Trade Names		n for your company's resident/registered a	igent below. If the resident/registered agent is a company rather than an individual, put the words 'registered agent' in the Title field.	
Resident/Registered	Company:			
Agent	First Name: Last Name:			
Web Addresses Contact Employees	Title:			
Books and Records	Business Address:			
Information	(Do not provide PO Box)			
Approvals and	City:			
Designations Bank Accounts	State: Country / Province:	×		
Legal Status	Postal Code:			
Affiliates/Subsidiaries	Business Phone:		000-000-0000	
Financial Institutions	Fax Line:		800-888	
Disclosure Questions	Email Address:			
Disclosure				
Explanations			Save Cancel	
Direct Owners and Executive Officers				
Indirect Owners				
Qualifying Individuals				
Document Uploads				
MU2 Forms				
Attest and Submit				
			OCOLODINE   All Right Reserved   ORR & a backman other State Registroy Registry   <u>Primov Pony   Downson 2.01. Proper</u> For additional information, prime initiate <u>multic Reserver Center</u>   For help with manyation prime conductive INITLS Card Center (at C20). 305-4444.	

The Resident/Registered Agent is the entity that will receive service of legal process on behalf of the applicant or licensee. A resident/registered agent must be identified in each state in which a license/registration is held and the business address must be within that state.

If a state does not require the identification of a resident/registered agent, consult the state licensing requirements to determine how to complete this section. Typically, such states will accept an owner or officer of the company to be included here.

## WEB ADDRESSES\*

ZMM	Finance Center	
1111122	Films Professional Equinic Models and Professional Equinic Medical Statements   MCR   Access   Reliationships Logged in as PyanT Log	
You are currently:	Company (MU1)   Branch (MU3)   Individual   Einancial Statements   MCR   Access   Relationships Logged in as RyanT   Log	<u>uu</u>
★ State 👻		
Business Activities	Web Addresses	
Request License	General Mattering Co. (2130) Mill Hilling constant & 5 (2012) by Durin T	
License/Registration Information	General Mortgage Co. ( <u>8189</u> ) MU1 filing created 6/5/2012 by RyanT.	
Identifying Information	Total Charges: \$2,000.00	
Other Trade Names	Website Address: [	
Resident/Registered Agent	Is your company accepting applications of ⊃Yes ⊙No transacting business through this website?	
Web Addresses		
Contact Employees	Save Cancel	
Books and Records Information		
Approvals and Designations		
Bank Accounts		
Legal Status		
Affiliates/Subsidiaries		
Financial Institutions		
Disclosure Questions		
Disclosure Explanations		
Direct Owners and Executive Officers		
Indirect Owners		
Qualifying Individuals		
Document Uploads		
MU2 Forms		
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	recational account of the second s	

A web address is optional in NMLS. Applicants or licensees should include any corporate websites, including any and all websites through which they solicit customers. There is no limit to the number of websites that can be entered.

Some states have additional requirements for websites, please check state licensing requirement for additional information.

## CONTACT EMPLOYEES

mals					REDUCE PROFESSIONAL REQUIREMENTS TASKS COMPOSITEVEW REDUKALS ADMIN REPORTS HOME
View of a supervise		Company (N	U1)   Branch (MU3	3)   Individual   Fina	ancial Statements   MCR   Access   Relationships Logged in as RyanT   Lonout
You are currently: State Business Activities Request License	Contact Employee	Information			
License/Registration	General Mortgage Co. (	<u>8189)</u> MU1 filing crea	ated 6/5/2012 by I	RyanT.	II 6.8.0
Identifying Information	Provide the information reque	eterl helow for each conta	et employee and click	sawe Click Delete to	Total Charges: \$2,000.00 remove the contact employee. If this individual is a Primary contact, do not identify industry Type(s), Area(s) of Responsibility, or State(s).
Other Trade Names Resident/Registered					
Agent		rimary Company rimary Consumer Compla			
Web Addresses	First Name:	nmany Consumer Compla	int (Regulator)		
Contact Employees Books and Records	Last Name:				
Information	Title:				
Approvals and Designations	Email Address:				
Bank Accounts	Сору	Company Mailing Addr	988		
Legal Status	Mailing Address:				
Affiliates/Subsidiaries					
Financial Institutions	City: State:		~		
Disclosure Questions	Country / Province:		~		
Disclosure Explanations	Postal Code:				
Explanations Direct Owners and	Business Phone:		999-999-9999x	,9999	
Executive Officers	Fax Line:		999-999-9999		
Indirect Owners					
Qualifying Individuals		HEOR NON D	RIMARY CONTACTS C		
Document Uploads MU2 Forms	s	Select at least one industr	y Type, Area of Resp	onsibility and State	
MUZForms Attest and Submit	Industry Type(s):	Mortgage	🔲 Debt		
Allest and Submit		🔲 Consumer Finance	Money Services		
	Area(s) of Responsibility:	Accounting	Ex Ex	am Billing 🛛 🔲 Lice	msing
		Consumer Complair		cam Delivery 🔲 Litig	
		Consumer Complair	nt (Regulator) 🔲 Le	gal 📃 Pre-	-Exam Contact
	Select Al	C Alabama	Illinois	Nebraska	South Carolina
	Deselect All	🔲 Alaska	🔲 Indiana	Nevada	South Dakota
		Arizona	lowa	New Hampshire	
		🔲 Arkansas	Kansas Kentucky	New Jersey New Mexico	Texas     US Virgin Islands
		Colorado	Louisiana	New York	Utah
		Connecticut	Maine	North Carolina	Vermont
		Delaware	Maryland	🔲 North Dakota	Virginia
		District of Columbia	Massachusetts	🔲 Ohio	Washington
		🔲 Florida	🔲 Michigan	🔲 Oklahoma	🗖 West Virginia
		🔲 Georgia	🔲 Minnesota	🔲 Oregon	UVisconsin
		🔲 Guam	🔲 Mississippi	🔲 Pennsylvania	Ukyoming
		Hawaii	Missouri	Puerto Rico	
		🔲 Idaho	🔲 Montana	🔲 Rhode Island	
					Save Cancel
			F	CODIZ ORR   All Right Ry or addBosal information, please th	vennel (198 a statumen offa state Replate Replate Replate <u>1980) (1980) (1980) (1980)</u> Alta <u>Hill Zhenna schie</u> l (For Hy eth angeba ginza ondersta HILS Schlerk Fallog) (1984)

The individual(s) listed as the primary company contact employees must be authorized to receive ALL compliance and licensing information, communications, and mailings regarding the entity, officers, directors, and individuals. They must also be responsible for disseminating it within the applicant or licensee's organization. The Contact Employee is for regulator use.

Applicants and licensees are required to submit a primary company contact as well as a primary consumer complaint contact. If allowed by a state, this can be the same person. Applicants and licensees also have the ability to submit additional, non-primary, contacts. For non-primary contacts, you must also list the applicable industry type(s), area(s) of responsibility, and state(s).

The Contact Employee may or may not be the "Resident/Registered Agent" for service of process, as is required in certain states.

## **BOOKS AND RECORDS INFORMATION**

NMIC										R	source Center
<u>     L)</u>	_	Comj	pany (MU1)   <u>Bra</u>	anch (MU3)   Individua	II   Financial Stateme	nts   MCR   Access   R		IAL REQUIREMENTS TASI		RENEWALS ADMIN Logged	REPORTS
ou are currently. State  Business Activities	Books and Re	cords Informati	ion								
Request License											
License/Registration Information	General Mortgage	e Co. ( <u>8189</u> ) MU1 fili	ng created 6/5/3	2012 by RyanT.							22 % & 🤣
Identifying Information										Total Charge	≠s: \$2,000.00
Other Trade Names	Provide the informatio	in requested below for the he company, use the Cor	e records custodian proents field to indir	n maintaining records for nate the times of records	the company. Provide th	e name of the individual v	vho should be contac	ted with inquiries or to j	pain access to the stor	rage location. If multiple cu	ustodians
Resident/Registered											
Agent Web Addresses	Company:	1									
Contact Employees	First Name: Last Name:										
Books and Records	Last name:	Copy Main Address									
Information	Business Address;	copy main Address									
Approvals and	(Do not provide PO Box)										
Designations	City:										
Bank Accounts	State:		~								
Legal Status	Country / Province:		×								
Affiliates/Subsidiaries	Postal Code:										
Financial Institutions	Business Phone:			2-999-9999×9999							
Disclosure Questions	Fax Line: Email Address:		999	2-000-0000							
Disclosure Explanations	Email Address;										
Direct Owners and	Industry Type(s):	🔲 Mortgage	🔲 Debt								
Executive Officers		Consumer Finance	Money Service:	s							
Indirect Owners											
Qualifying Individuals		🔲 Alabama	🔲 Illinois	🔲 Nebraska	🔲 South Carolina						
Document Uploads	deselect all	🗖 Alaska	🔲 Indiana	🔲 Nevada	🔲 South Dakota						
MU2 Forms		🔲 Arizona	🔲 Iowa	🔲 New Hampshire	🔲 Tennessee						
Attest and Submit		🔲 Arkansas	🔲 Kansas	🔲 New Jersey	Texas						
		🔲 California	Kentucky	🔲 New Mexico	🔲 US Virgin Islands						
		Colorado	🔲 Louisiana	New York	🔲 Utah						
		Connecticut	🔲 Maine	🔲 North Carolina	Vermont						
		Delaware	Maryland	🔲 North Dakota	🔲 Virginia						
		District of Columbia	🔲 Massachusett	s 🔲 Ohio	Washington						
		Florida	🔲 Michigan	🔲 Oklahoma	🔲 West Virginia						
		Georgia	Minnesota	Oregon	Wisconsin						
		Guam	Mississippi	Pennsylvania	Wvoming						
		Hawaii	Missouri	Puerto Rico							
		Idaho	Montana	Rhode Island							
	Comments:		La montaria								
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		(Please limit your text entry to 5	.:: i12 characters.)								
					S	we Cancel					
				B2010 088 1	All Parties Recented I CRR is New York	ek of the State Regulatory Registry   <u>Pri</u>	pro Policy   Download P.D.F. Prove				

#### Company, First Name, Last Name, Business Address

Applicants and Licensees should list the company name and address of the location where books and records are stored. They should also list the name of the individual at this location that should be contacted with inquiries about or to gain access to the storage location. A company can copy the *Main Address* here. This is likely to be the case if the company is small or a sole proprietorship.

Multiple contacts for record retention are allowed in the system and you must specify contact by industry type(s) and state(s). You can use the comments field to specify the types of records being retained by your company at that location. Please consult state licensing requirements to see if any states have further requirements for this section.

## APPROVALS AND DESIGNATIONS

nc		Resource Centre
		COMPOSITE VIEW RENEWALS ADMIN REPORTS
e currently:	Company (MU1)   Eranch (MU3)   Individual   Einancial Statements   MCR   Access   Relationships	Lugged in as Ryan
iness Activities	Approvals and Designations	
quest License	Approvals and Designations	
nse/Registration	General Mortgage Co. ( <u>8189</u> ) MU1 filing created 6/5/2012 by RyanT.	Q 12 % & (
tifying Information		Total Charges: \$2,000.
r Trade Names	Provide the information below for any approvals/designations the company currently holds.	
lent/Registered	Federal Housing Administration (FHA) Approval	
Addresses	Approval Type:	
act Employees	Ginnie Mae approved Isuer/Servicer - Main Approval ≠	
s and Records nation	Grinne mae approved issuer/servicer - Main Approval # Fannie Mae approved Seller/Servicer - Main Approval #	
	Freddie Mac approved Seller/Servicer - Main Approval #.	
wals and nations	Veterans Administration (W) Approved Lender - Main Approval #	
Accounts	FinCEN Registration - Money Service Business only	
Status es/Subsidiaries	Confirmation #	
cial Institutions	Filing Date:	
sure Questions	Uniform Debt-Management Services Act Accreditation	
sure	□ Guaranteed Rural Housing (GRH) Approval - Main Approval #	
nations Owners and	Other Approval/Designation	
tive Officers	Name of Approval/Designation:	
t Owners	Approval/Registration #:	
ying Individuals ment Uploads	Will the entity engage in any non-financial services related business?	
iorms	O Yes @ No	
and Submit	If "yes" briefly describe.	
	Will the entity occupy or share space with any person(s) engaged in financial services-related activity?	
	© Yes <sup>®</sup> No	
	lf "yes" briefly describe.	
	Save	
	Previous	Next
	CODCORR [All Right Reserved (ORR is a basinessi of the Code Registrony Registry [ <u>Primary Fellory [Common 2007]</u> For additional information, please init the <u>MILC Process Centry</u> [Por implants please control the MILIC Carl Centry of (2007)	

#### **Types of Business**

Licensees and applicants must provide information related to any approvals and designations that their company currently holds. If you feel that certain approval/designation are not captured by the above categories, or not captured accurately, select *Other Approval/Designation* and use the field provided to clarify.

Licensees and Applicants who are a Fannie Mae or Freddie Mac Seller/Servicer or a Ginnie Mae Issuer will be required to complete the Expanded Mortgage Call Report (MCR) if the report is required for their licenses.

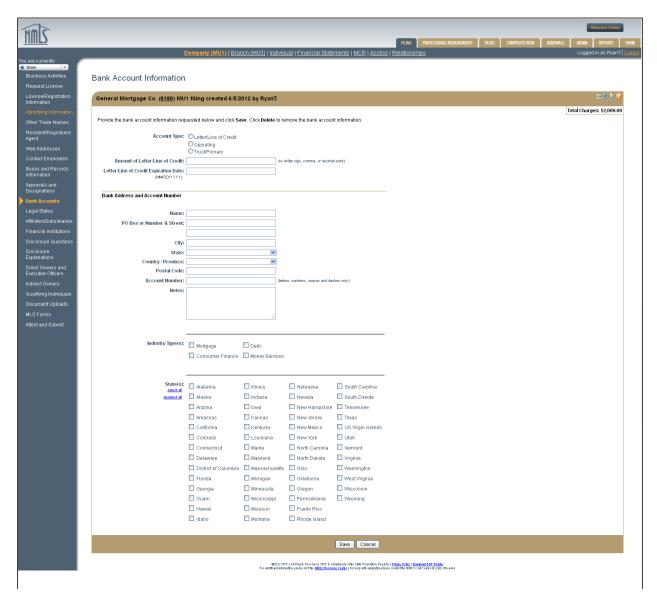
#### Will the entity engage in any non-financial services related businesses?

If the applicant or licensee answers "Yes" to this question, identify the name of the business and describe the type of non-financial services related business in which you will be engaged.

# Will the entity occupy or share space with any person(s) engaged in financial services-related activity?

If the applicant or licensee answers "Yes" to this question, identify the name of the business with which space will be shared and the specific type of financial services related activity in which the other company or person is engaged.

## **BANK ACCOUNTS**



Applicants and licensees should consult the state licensing requirements to see if bank account information must be provided. Generally, applicants and licensees should leave this section blank unless directed to complete it by one or more regulators.

## LEGAL STATUS\*

MMLS				FILING PROFESSIONAL REQUIREMENTS TASKS	Resource Center
	Compa	Iny (MU1)   Branch (MU3)   Individ	lual   Financial Statements   MCR   Access		Logged in as RyanT Lonou
You are currently:					
Business Activities	Land Chatria				
Request License	Legal Status				
License/Registration	General Mortgage Co. ( <u>8189</u> ) MU1 filing	g created 6/5/2012 by RyanT.			Q D % & Q
Identifying Information					Total Charges: \$2,000.00
Other Trade Names	Fiscal year end (MM/DD):				
Resident/Registered	Formation State:		~		
Agent	Formation Country / Province:		×		
Web Addresses	Date of formation:	10/10/2008			
Contact Employees	If publicly traded, please insert stock symbol:	0.			
Books and Records Information		O Limited Liability Company			
Approvals and Designations		O Not For Profit Corporation O Partnership			
Bank Accounts		O Sole Proprietorship O Other			
Legal Status					
Affiliates/Subsidiaries	If legal status is Other, then briefly describe:				
Financial Institutions					
Disclosure Questions					
Disclosure Explanations			Save		
Direct Owners and Executive Officers	Previous				Next
Indirect Owners					
Qualifying Individuals					
Document Uploads					
MU2 Forms					
Attest and Submit		60012 SR	R  All Right Recenced   GRR L a trademiant of the State Registation/Registry   <u>β</u> mation, please stattine <u>HMIC Reconse Centre</u>   For leip with samijantion please o	ritazo, Policy   Dosmikad PDF. Pinader	
		For additional inform	nation, please sisit the <u>HMLC Resource Center</u>   For Jelp with natigation please o	ortact the NMLS Call Center at (240) 386-4444.	

In addition to entering the information in this section, applicants and licenses may upload supporting documentation (e.g. formation documents) through the document uploads section of this filing.

#### Fiscal year end\*

The applicant or licensee should enter the month and day of the end of its corporate fiscal year. Sole proprietorships should enter 12/31 for fiscal year end.

#### Formation State\*

The applicant or licensee should enter the state in which legal status of the corporate entity was obtained. This information can be found on the company's incorporating documents. Sole proprietorships must leave this field blank. If an applicant was formed outside the U.S., leave blank.

#### Formation Country/Province\*

The applicant or licensee should enter the formation country or province of the corporate entity. This information can be found on the company's incorporating documents.

#### Date of Formation\*

The applicant or licensee should enter the month, day, and year in which company was legally formed. This information can be found on the company's incorporating documents. This must be in the MM/DD/YYYY format. Sole proprietorships must leave this field blank.

#### If publicly traded, please insert stock symbol\*

A stock symbol is a combination of letters.

#### Indicate Legal Status\*

If a state is a community property state, the state licensing requirements may outline additional details for spouses of sole proprietors. Some states distinguish between S-and C-corporate organizations.

In addition to the Company Form (MU1), a sole proprietor of the sole proprietorship <u>must</u> complete the Individual Form (MU2). The Company Form (MU1) is completed in terms of the sole proprietorship as a business entity and the Individual Form (MU2) is completed in terms of the natural person. If the state requires a sole proprietor to also hold a loan originator's license, then the sole proprietor must also complete the Individual Licensing Form (MU4).

*Note:* This means a sole proprietor would have two NMLS logins, one as a business entity and one as an individual.

Amendments to the Fiscal Year End, Legal Status, and State or Date of Formation NMLS allows amendments to the FYE, legal status, and state or date of formation but does not allow amendments to the company's EIN without contacting the NMLS Call Center. In many cases, a change to the FYE, legal status, and state or date of formation indicates a new entity has been formed and a new NMLS record is required.

## AFFILIATES/SUBSIDIARIES

IMES	Reinscher Center Rung Professional Bequirbendts Tasks Composite view Reienvals Admin Reports Home
You are sumarity	Company (MU1)   Branch (MU3)   Individual   Einancial Statements   MCB   Access   Relationships Logged in as RyanT   Lognal
You are currently state State Dusiness Activities Request License LicenseRegistration Identifying Information Other Trade Names Resident/Registered Agent Web Addresses Contact Employees Books and Records Information Approvals and Designations Bank Accounts Legal Status Financia Institutions	Affiliates/Subsidiaries - Company Search To find existing company records, use one of the following search options: unique NMLS Company ID number, Federal Tax ID number, License Number, or Company Name. Company DI: Excesse Number: Company Nume: Company N
Disclosure Questions	
Disclosure Explanations	Search Cancel Clear
Direct Owners and Executive Officers Indirect Owners Qualifying Individuals Document Uploads MU2 Forms Attest and Submit	
Allos and outprint	COCC289, 14 Pijut Prozeno (1999, k a takanan drie Gale Projutov, Pojstvi, Pi <u>stav, Valv</u> , <mark>(Sovial John Prozen)</mark> Krazilina il kravita, jaža s kitali <u>HEC: Province Criter</u> (194 legi pre alagitate jaža: contactile HEC CalCentrat (200), 59-414.

Applicants and licensees must identify each entity under common ownership (affiliate) and each entity under control (subsidiary) that provides financial services or settlement services.

You may utilize the search option to find the entity's record in the system.

If no record is found, then you must input the following information:

Affiliate/Subsidiary Name – provide the Full Legal Name of the affiliate or subsidiary

Name and Street/City/State/Country/Postal Code – provide the main address for the affiliate or subsidiary

**Control Relationship** – identify whether the entity is under common ownership (affiliate) or under control (subsidiary) of the applicant or licensee

**Description** – the description should include the line of businesses engaged in by the affiliate or subsidiary

## FINANCIAL INSTITUTIONS

ZMM						Resource Center
	_			FILING PROFESSIONAL REQUIREMENTS	TASKS COMPOSITE VIEW RENEWALS	ADMIN REPORTS HOME
You are currently:		Company (MUT)   Branch (MUS)	Individual   Financial Statements   MCR   Ac	cess   Relationships		Logged in as RyanT Logout
★ State 👻						
Business Activities	Financial Institution	s				
Request License						
License/Registration	General Mortgage Co. (§	189) MU1 filing created 6/5/2012 by Rya	anT.			EE % 🗞 🤣
Identifying Information						Total Charges: \$2,000.00
Other Trade Names	Type of Institution:	×				
Resident/Registered	Financial Institution Name:					
Agent	Number and Street:					
Web Addresses Contact Employees	City:					
Books and Records	State:	v				
Information	Country / Province:	×				
Approvals and	Postal Code:					
Designations Bank Accounts	Relationship Description:					
Legal Status						
Affiliates/Subsidiaries						
Financial Institutions						
Disclosure Questions			Save Cancel			
Disclosure Explanations				2		
Direct Owners and						
Executive Officers						
Indirect Owners						
Qualifying Individuals						
Document Uploads						
MU2 Forms						
Attest and Submit						
		For add	CODI2 SRR   All Right: Received   SRR is a trademark of the State Regulator, attonal information, please via if the <u>NINLS Resource Center</u>   For help with naviga	Registry   <u>Pribacy Policy</u>   <u>Downicad PDF Reader</u> for please contact the NINLS Call Center at (240) 386-4444.		

If the applicant or licensee is controlled by a Credit Union, Bank Holding Company, State Member Bank of the Federal Reserve System, State Non-Member Bank, National Bank, Foreign Bank, Savings Association/Savings Bank, or Thrift Holding Company the institution must be identified in this section. A company search option is not available for this section.

Financial Institution information required here **DOES NOT** include the institution the company uses in financing its operations. This is not an area for corporate banking information. Information related to corporate bank information may be entered in the Bank Accounts section if required by your regulator(s).

## **DISCLOSURE QUESTIONS**

>		Resource Ce
S	FILING PROFESSIONAL REQUIREMENTS TISKS COMPOSITE VIEW RENEWLIS A	
		.ogged in as Ry
rently:		
s Activities	Disclosure Questions	
License		
Registration	General Mortgage Co. ( <u>8189</u> ) MUI filling created 6/5/2012 by RyanT.	<b>0</b> H 8.8
Information	Total	Charges: \$2,00
de Names	For purposes of responding to the questions below, the term "control affiliate" means: a partnership, corporation, trust LC, or other organization that directly or indirectly controls, or is controlled by the applicant. If the answer to following is "VES"; vor ungit provide complete details in the Discionaux Explanation action. Remember to file updates to these disclosures as an excledit.	) any of the
Registered	Criminal Disclosure	
esses	(A) Has the entity or a control affiliate ever:	
nplovees	(1) been convicted of or pled guilty or noto contendere ("no contest") in a domestic, foreign, or military court to any felony?	OYes ⊙N
i Records	(2) been charged with any felony?	O Yes ON
n	(1)	0 165 01
and	(B)	
ons ounts	(1) In the past 10 years has the entity or a control affiliate been convicted of or pled guilty or nolo contendere "no contest" in a domestic, foreign, or military court to committing or consplining to compiling to commit a misdemeanor involving in financial services estable to business, (ii) frand, (iii) false statements or comissions, (vii) that taking of property, (vii) pertux, (viii) projenz, (viii)	OYes ⊙N
us	counterteiting, or (ix) extortion?	
us ubsidiaries	(2) Are there pending charges against the entity or a control affiliate for a misdemeanor specified in (B)(1)?	⊙Yes ⊙N
nstitutions	Regulatory Action Disclosure	
no activito no	(C) in the past 10 years, has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever:	
	(1) found the entity or a control affiliate to have made a false statement or omission or been dishonest, unfair or unethical?	O Yes Ot
e Ins	(2) found the entity or a control affiliate to have been involved in a violation of a financial services-related regulation(s) or statute(s)?	O Yes 💽
iers and Officers	(3) found the entity or a control affiliate to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted?	O Yes 💽
mers Individuals	(4) entered an order against the entity or a control affiliate in connection with a financial services-related activity?	⊙Yes ⊙r
Uploads s	(5) denied, suspended, or revoked the entity's or a control affiliate's registration or license or otherwise, by order, prevented it from associating with a financial services-related business or restricted its activities?	⊙Yes ON
Submit	(D) Has the entity's or a control affiliate's authorization to act as an attorney, accountant, or State or federal contractor ever been revoked or suspended?	O Yes 💽
	(E) Is there a pending regulatory action against the entity or a control affiliate for any alleged violation described in (C) through (D)?	O Yes Or
	Chill Disclosure	
	(F) Has any domestic or foreign court:	
	(1) in the past ten years enjoined the entity or a control affiliate in connection with any financial services-related activity?	OYes ⊙N
	(2) in the past ten years found the entity or a control affiliate was involved in a violation of any financial services-related statute(s) or regulation(s)?	OYes ⊙N
	(3) in the past ten years dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against the entity or control affiliate by a State or foreign financial regulatory authority?	O Yes 💿
	(G) Is there a pending financial services-related civil action in which the entity or a control affiliate is named for any alleged violation described in (F)?	O Yes IN
	Financial Disclosure	
	(H) In the past ten years has the entity or a control affiliate been the subject of a bankruptcy petition?	O Yes 💿
	(I) Has a bonding company ever denied, paid out on, or revoked a bond for the entity?	O Yes 💿
	(J) Does the entity have any unsatisfied judgments or liens against it?	OYes ⊙№
	Save	
	Previous     Concept (of particular Provider (of particular and particular provider provider Provider (of particular provider particular provider (of particular provider (of particular provider	

The definitions for these disclosure questions are contained in the **Glossary** - **Explanation of Terms** section of this Guidebook.

All Disclosure Questions must be answered. Any "Yes" response requires an explanation to be provided in the **Disclosure Explanations** section. A single PDF file can be uploaded with any applicable documentation. The regulator will be able to review the explanation and documentation.

While a licensee may have disclosed a "Yes" answer in a previous application, when transitioning their license onto NMLS they will have to answer "Yes" again, if still relevant.

When responding to questions regarding Control Affiliates, all current and former Control Affiliates for the last ten years must be disclosed.

Financial services related convictions entered by a municipal court (if the violation stems from a city ordinance and not necessarily from criminal code, for example) rather than a criminal court should generally be disclosed under the Civil Disclosure section of the disclosure questions.

Companies who in the normal course of business face multiple civil actions must respond affirmatively to the questions in F and G. An explanation stating this fact is required and further details related to specific cases may be required, including supporting documentation for each civil action. Please consult state licensing requirements to verify what information is required to be submitted through NMLS.

Companies are required to update their Disclosure Questions when circumstances change in accordance with state law or within 30 days, whichever is shorter. This includes answers that are changed from "Yes" to "No". A change in response requires an update to the Disclosure Explanation section.

#### **DISCLOSURE EXPLANATIONS**

MMLS	
	Company (MU1)   Branch (MU3)   Individual   Einancial Statements   MCB   Access   Relationships Logged in as RyanT   Logged
You are currently:	
Business Activities	Disclosure Explanations
Request License	Disclosure Expanations
License/Registration	General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT.
Identifying Information	Total Charges: \$2,000.00
Other Trade Names	Provide the requested information regarding the event resulting in a "yes" response to one or more disclosure questions below. The explanation for a single event can be associated to more than one disclosure question, if applicable. Do not provide an explanation for more than one event in the Explanation facility of Uverburg Explanation and Perference Quide for more information about entering disclosure explanations.
Resident/Registered Agent	
Web Addresses	Event Explanation Detail Brind Description of Explanation:
Contact Employees	Direl Description of Expansions:
Books and Records Information	Event Explanation Detail (Required):
Approvals and Designations	
Bank Accounts	
Legal Status	Applicable Questions
Affiliates/Subsidiaries	Check the box(es) next to the appropriate disclosure question(s) below that apply to the explanation you are providing.
Financial Institutions	Explanation Drivent
Disclosure Questions	Provided Current Response: Question(s)
Explanations	Regulatory Action Disclosure
Direct Owners and Executive Officers	(C) In the past 10 years, has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever: (5) denied, suspended, or revoked the entity's or a control affiliate's registration or license or otherwise, by order, prevented it from associating with a financial services-related business or restricted
Indirect Owners	b) to b) testing adjustment of control the ching of a control manual of testing and testing of another testing of a control manual of testing adjustment of metabolic and an and testing of a control manual of testing adjustment of testing a
Qualifying Individuals	Supporting File
Document Uploads	You can include a supporting PDF file (not exceeding 8 MB) with this explanation by clicking Browse, selecting the file, and clicking Save. Only one file is allowed per explanation. If you have multiple documents they must be combined in a single file. Only documents trateato the event described above should be included in the file.
MU2 Forms	File: Downe
Attest and Submit	
	Save Cancel
	BODI COPE (14 Payle Present) (29 P. a. Statistical (Pin Cab. Payletter, Paylett) ( <u>2006, 2006)</u> ( <u>2006, 2016)</u> For additional intensities, place in the <u>BBIC Process Control</u> (For large the angletter ball of Call Cable 100 (Call Cab) (2006-1444)

An explanation must be provided for each disclosure question that has a "Yes" response. A separate explanation should be provided for each event resulting in a 'Yes' response to a disclosure question. A single explanation can be associated to multiple "Yes" responses and each explanation allows a single PDF to be uploaded in support of the explanation. Also, multiple explanations may be provided if multiple events are related to a single question.

Individuals are required to update their Disclosure Explanations when circumstances change in accordance with state law or within 30 days, whichever is shorter. This includes adding a new explanation for each new event, even if the disclosure question response has not changed.

Consult the disclosure explanation reference guide for additional information.

Some states may require companies to provide an explanation and/or supporting documentation for previous "yes" responses. Consult state licensing requirements for this information.

## DIRECT OWNERS AND EXECUTIVE OFFICERS

MALS	
	Company (MU1)   Eranch (MU3)   Individual   Einancial Statements   MCR   Access   Relationships
You are currently: State Business Activities Request License	Direct Owners and Executive Officers
License/Registration	General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT.
Identifying Information Other Trade Names	Total Charges: \$2,000,00 Provide the information requested below for the individual or company being identified as a (i) direct owner of 10% or more; (ii) executive officer; and/or (iii) control person of the applicant (excluding indirect owners that must be identified in the Indirect Owners section of this filing).
Resident/Registered Agent	Title examples include: President, CEO, CFO, COO, partner, trustee, sole proprietor, shareholder, etc.
Web Addresses Contact Employees	An MU2 form must be completed for each individual identified in this section. Entity ID: 14909
Books and Records Information	Full Legal Name: Tabor, Tobey Title:
Approvals and Designations	Percentage of Ownership: Individual or Company: © Company
Bank Accounts Legal Status	© Individual
Affiliates/Subsidiaries	Save Cancel
Financial Institutions	
Disclosure Questions Disclosure Explanations	
Direct Owners and Executive Officers	
Indirect Owners	
Qualifying Individuals Document Uploads	
MU2 Forms	
Attest and Submit	COLOCATE   ALP (b) IS Freeded   CAT & a basebaan offs-Cate Proj Linky (Fe(134))   <u>Provide (Basebar 2017 Provi</u> For 2005 All for other and the <u>BBC Freedow Cate</u>   For Feynman (BBC Freedow Freedow)   For Feynman (Cate)   For Feynma (Cate)   For Feynman (Cate)   For Feynma (Cate)   For Feynman (Cate)

#### Entity ID, Full Legal Name, Title, and Percentage of Ownership

The applicant or licensee must identify all Direct Owners and Executive Officers.

If the direct owner or executive officer is a natural person (individual), the applicant or licensee should list their full legal name as First, Middle, Last, Suffix, provide their title and the percentage of ownership. All natural persons listed in the Direct Owners and Executive Officers section of the Company Form (MU1) are required to complete and submit the Individual Form (MU2).

Applicants and licensees should review the definition of *Control* when completing this section and include any individual or company that has *Control* over the entity.

**CONTROL** is determined in several ways:

- Equity Owners an entity or individual that, directly or indirectly has the right to vote 10% or more of a class of a voting security or has the power to sell or direct the sale of 10% or more of a class of voting securities. In the case of a partnership, an entity or individual that has the right to receive upon dissolution, or has contributed, 10% or more of the capital, is presumed to control that company
- 2) Corporate Governance as set out in the most recent Articles of Incorporation, Articles of Organization, or Partnership Agreement.
  - A) Board of Directors, Board of Managers, Member Manager, General Partner, or similar governing body

- B) President, Executive Vice President, Senior Vice President, Treasurer, Secretary, or similarly elected or appointed senior corporate officers
- 3) Functional Responsibility Individuals, regardless of title, who have the power, directly or indirectly, to direct the management or policies of a company by contract, or otherwise. Job description holds individual responsible for the operational, financial, information technology, compliance, and/or security functions of the company, including Chief Executive Officer, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Credit Officer, Chief Compliance Officer, and individuals occupying similar positions or performing similar functions. Other required individuals may include qualified persons, location supervisors, and branch managers.

# IF ENTITIES & INDIVIDUALS THAT SHOULD BE INCLUDED IN DIRECT OWNERS & EXECUTIVE OFFICERS

IS:			NANCE	FUNCTIONAL RESPONSIBILITY		
"C" Corporation	Shareholders <u>&gt;</u> 10%	All members of Board of Directors	Elected or Appointed Officers	Chief Officers & other required individuals		
"S" Corporation	Shareholder <u>&gt;</u> 10%	All members of Board of Directors	Elected or Appointed Officers	Chief Officers & other required individuals		
Limited Liability	ty >10%	Member Managed (Managing Member)	Elected or Appointed Officers	Chief Officers & other required individuals		
Company		All Managers (Board of Managers)	Elected or Appointed Officers	Chief Officers & other required individuals		
Partnership	All Partners <u>&gt;</u> 10%	General Partner	Elected or Appointed Officers	Chief Officers & other required individuals		

The following points will help companies decide who to include:

#### **Direct Owners**

Direct owners include any person that owns, beneficially owns, has the right to vote, or has the power to sell or direct the sale of 10% or more of a class of voting security of the applicant or licensee. For purpose of this section, a person beneficially owns any securities (i) owned by his/her child, stepchild, grandchild, parent, stepparent, grandparent, spouse, sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law or sister-in-law, sharing the same residence; In the cases where the company is a partnership, all general partners and those limited and special partners that have the right to receive upon dissolution, or have contributed, 10% or more of the partnership's capital.

FUNCTIONAL

In the case of a trust that directly owns 10% or more of the class of voting security of the applicant, or that has the right to receive upon dissolution, or have contributed, 10% or more of the applicant or licensee's capital, the trust and each trustee.

• In the case where the company is a Limited Liability Company ("LLC"), (i) if member managed, the managing member, (ii) if managed by elected or appointed managers, all elected or appointed managers; and, (iii) those members that have the right to receive upon dissolution, or have contributed, 10% or more of the LLC's capital. In the case where the company is a partnership, (i) all general partners, and (ii) those limited and special partners that have the right to receive upon dissolution, or have contributed, 10% or more of solution, or have contributed, 10% or more of the LLC's capital.

In certain states, other required persons, including "qualified persons" or branch supervisors. Consult the state licensing requirements in which the applicant or licensee is applying for details.

Ownership must be disclosed as it is found on the organizing documents of an entity. Ownership disclosure in NMLS is not dependent on community property statutes and therefore should be represented in NMLS as found on legal, organizing documents for the entity.

#### **Control Person**

A control person is an individual (natural person) that directly or indirectly exercises control over the applicant or licensee. This definition includes any individual that is a "director, general partner, or executive officer." The term director includes all members of a company's board of directors, including board members that are not employees of the company.

#### **Stock Symbol**

Provide the stock symbol (if the company is publicly traded).

#### SSN or EIN

Provide the person's social security number or the company's tax identification number or employer identification number, as issued by the IRS.

#### Individual or Company

All direct owners of 10% or more should be identified, regardless of the applicant or licensee's business structure. All individuals listed in this section are required to complete and submit an Individual Form (MU2).

*Note:* If an applicant or licensee is publicly traded or there are *Control* persons holding less than 10% ownership, then the total percent ownership derived from the individual line items may not equal 100%.

## INDIRECT OWNERS

IMIS	FLING PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VIEW RENEWALS ADMIN REPORTS HOW	
You are currently:	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships Logged in as RyanT   Log	out
Business Activities Request License	Indirect Owners	
License/Registration	General Mortgage Co. ( <u>8189</u> ) MUI filling created 6/5/2012 by RyanT.	
Identifying Information Other Trade Names	Total Charges: \$2,000.00 Provide the information requested below for the individual or company being identified as an indirect owner of your company.	
Resident/Registered	Ownership Type examples include: partner, trustee, indirect owner, shareholder, etc.	
Agent Web Addresses Contact Employees	The Equily Owner is the company in which the ownership interest is held. An MU2 form must be completed for all individuals identified as control persons.	
Books and Records Information	Entity.10: 14909 Full Legal Name: Tabot, Tobey (Walvadai: Lan, Fran, Made)	
Approvals and Designations	Ownership Type:	
Bank Accounts	Equity Owner in Which Interest is Held	
Legal Status	Percentage of Ownership: Control Person: Ores ONO	
Affiliates/Subsidiaries	Individual or Company: O Company	
Financial Institutions Disclosure Questions	© Individual	
Disclosure Disclosure Explanations	Save Cancel	
Direct Owners and Executive Officers		
Indirect Owners		
Qualifying Individuals Document Uploads		
MU2 Forms		-
Attest and Submit		
	ECOLOGY   141 Pyle Freemen (1997 & Schwarz et al. (1997 A Schwarz et	

Applicants and licensees must identify all indirect owners in this section.

In the case of an indirect owner that is a corporation, each of its shareholders that beneficially owns, has the right to vote, or has the power to sell or direct the sale of, 25% or more of a class of voting security of that corporation. For purposes of this section, a person beneficially owns any securities (i) owned by his/her child, stepchild, grandchild, parent, stepparent, grandparent, spouse, sibling, mother-in-law, father-inlaw, son-in-law, daughter-in-law, brother-in-law, or sister-in-law, sharing the same residence.

In the case of an indirect owner that is a partnership, all general partners and those limited and special partners that have the right to receive upon dissolution, or have contributed, 25% or more of the partnership's capital.

In the case of an indirect owner that is a trust, the trust and each trustee.

In the case of an indirect owner that is a Limited Liability Company ("LLC"), (i) those members that have the right to receive upon dissolution, or have contributed, 25% or more of the LLC's capital, and (ii) if managed by elected or appointed managers, all elected or appointed managers.

Continue up the chain of ownership listing all 25% or more indirect owners at each level of ownership. Only once a public reporting company, a credit union, a bank or a bank holding company regulated by a Federal Banking or Credit Union Regulator, or a natural person is reached, no ownership information further up the chain of ownership need be given.

**Full Legal Name** – Provide the Full Legal Name of the Indirect Owner. If the person listed is a company (organization), the applicant or licensee should list the full legal name in its domestic state.

**Ownership Type** – Status examples include: partner, trustee, indirect owner, shareholder, etc.

**Equity Owner in Which Interest is Held** – Provide the name of the Direct or Indirect Owner in which percent ownership interest is held.

**Percentage of Ownership** – Identify the percentage of ownership that the Indirect Owner holds in the company that owns the applicant or licensee. The total percentage of ownership can be less than 100% due to the fact that those with less than a 25% ownership at each level need not be identified. The total percentage of ownership cannot be more than 100%.

**SSN or EIN** – Provide the person's social security number or the company's tax identification number or employer identification number, as issued by the IRS.

#### **Control Person**

Licensees must identify natural person indirect owners of 10% or more of the licensee as a *Control Person* using the available radio button. These individuals must complete and submit an Individual Form (MU2).

#### Individual or Company?

An applicant or licensee's owners may include company organizations so they should continue up the ownership chain (or "ladder"), reporting those with 25% or more ownership interest at each level, until the reporting reaches a publicly traded entity, or the last natural person.

If the person listed is a natural person (individual), the applicant should list his/her full legal name as Last, First, Middle, use the "Direct Owner In Which Interest is Owned" field to enter the company name for which this individual is reporting, and provide his/her title and the percentage owned for the applicant.

All indirect owners of 25% or more should be identified, regardless of the applicant's business structure.

*Note:* If the legal status on the Company Form (MU1) is a Sole Proprietor, this <u>entire</u> section will be blank.

## QUALIFYING INDIVIDUALS

IMALS		Com	anni (MU1) i Brai	nch (MLD) Lindkidu	al I Einancial Statem	nts   MCR   Access   Relat	ING PROFESSIONAL REQUIREMENT	s Tasks	COMPOSITE VIEW	RENEWALS ADM	Resource Cente	HOME
You are currently: State  Business Activities  Request License	Qualifying Indi		Dany (MOT)   <u>Dia</u>	nen (1903)   maivida	ai   Filialitial Statelli	ans   MCR   Alless   Real	unanipa				yyeu in as royan	1
License/Registration	General Mortgag	e Co. ( <u>8189</u> ) MU1 fili	ng created 6/5/2	012 by RyanT.							H 🗞 🗞 🤅	2
Identifying Information Other Trade Names			e Qualifying Individua	al, including applicable	Industry Type(s) and St	ate(s). In addition an <u>MU2 form</u>	must be completed for each Q	ualifying Individ	ual.	Total CI	harges: \$2,000.0	00
Resident/Registered Agent	Entity ID: * Full Legal Name: * Title: *	Tabor, Tobey										
Web Addresses Contact Employees	Business Address:	1										
Books and Records Information	City: [ State:		~									
Approvals and Designations Bank Accounts	Country / Province: [ Postal Code:		×									
Legal Status Affiliates/Subsidiaries	Industry Type(s):	<ul> <li>Mortgage</li> <li>Consumer Finance</li> </ul>	Debt									
Financial Institutions Disclosure Questions Disclosure	State(s): <u>select al</u>	🗖 Alabama	Illinois	🗌 Nebraska	South Carolina							
Explanations Direct Owners and Executive Officers		Alaska	🗌 Indiana	Nevada								
Indirect Owners		California	Kansas Kentucky	New Jersey New Mexico	US Virgin Islands							
Qualifying Individuals Document Uploads		Colorado	🔲 Louisiana	New York North Carolina	Utah							
MU2 Forms		Delaware	🔲 Maine	North Carolina	Virginia							
Attest and Submit		District of Columbia			Washington							
		Elorida Georgia	Michigan	Oklahoma Oregon	West Virginia							
		🔲 Guam	🔲 Mississippi	Pennsylvania	UVyoming							
		Hawaii	Missouri Montana	Puerto Rico Rhode Island								
						Save Cancel						
				CO 12 SR R For additional informat	All Right: Received   SRR & a take to , please striftlike <u>HMLS Reconce C</u>	nam of the State Regulatory Registry <u>  Primacy Po</u> <u>exter</u>   For leip with nangation please contact the	Boy   Down Keel P.D.P. Reader NMLS Call Cevier at (240) 386-1444.					-

Different states refer to "Qualifying Individual" as other names, such as "Qualified Person in Charge (QPIC)" or "Managing Principal." Consult the state licensing requirements to determine if and how you should complete this section.

If a state does not require the identification of a Qualifying Individual, NMLS will allow a Company Form (MU1) to be submitted without this section being completed. If a Qualifying Individual is identified, then an Individual Form (MU2) must be filed for that individual.

## ADVANCE CHANGE NOTICE (ACN)

NMLS allows state licensees to submit certain changes to their NMLS Record in advance of a desired effective date. This functionality permits state regulators to electronically process future NMLS Record amendments and reduces the forms and filings submitted outside the system.

Companies and branches are able to provide an effective date for the following changes to their NMLS Record:

## Company (MU1) Form Advance Change Notice (ACN) Events

- Legal Name
- □ Main (Corporate) Address
- □ Other Trade Names
- Legal Status
- □ Affiliates/Subsidiaries
- □ Direct and Indirect Owners/Executive Officers
- □ Qualifying Individuals

Additionally, a category exists within the Document Upload section of the Company and Branch Forms allowing supporting documents with proposed changes to be submitted as part of the ACN filing.

*Note:* All documents uploaded under the Document Type of Advance Change Notice in support of an ACN are considered proposed and should be removed on the effective date of the event. Licensees must upload a final document on the effective date as an applicable Document Type, or mail documentation to the agency for those types not currently accepted within NMLS (e.g. Main Address documentation).

#### Advance Change Notice Refresh

If an unsubmitted Company Form (MU1) filing exists and an Advance Change Notice (ACN) is processed, the system is programed to refresh the Company (MU1) filing to incorporate the processed changes.

Each section affected by the update is listed below the Filing Refresh on-screen notice, and a hyperlink to the respective section is displayed. When selected, the affected section is displayed in a new window identifying the impacted areas using a redline comparison.

Unlike other filing refreshes in the system, this message does not allow the user to accept or reject changes. The filing must be refreshed in order to continue working on the unsubmitted Company Form (MU1) filing.

As an alternative to the Refresh button, the unsubmitted filing can be deleted by clicking the "Delete" icon. Once the filing is deleted, the "Create New Filing" button will appear, and all processed ACN's will reflect within the new filing.

## DOCUMENT UPLOADS

		Company (MU1)   Bran	<u>ich (MU3)</u>   <u>Individu</u>	al   Financial Stateme	<u>ents   MCR   Access   R</u>	<u>elationships</u>				
You are currently:										
Business Activities	Document Uploads						HELP 📀			
Request License										
License/Registration Information	Schultz Industries (43997) MU	Schultz Industries (43997) MU1 filing created 9/15/2015 by SchultzDA.								
Identifying Information						Total Ch	arges: \$0.00			
Other Trade Names	Use this section to add, amend, or de	elete documents related to this f	iling. You can also und	o document amendments	that have not been submitte	ed.				
Resident/Registered Agent	Helpful Tips: Review the state licen uploaded in NMLS.	sing checklist(s) for your license	(s) to determine docum	ent upload requirements.	Refer to the Document Des	scriptions and Examples Guide for guidance on documents that	can be			
Web Addresses	Documents related to this filing are li	sted below.								
Contact Employees	Click Add to upload a new docur	nent.								
Books and Records Information	Expand all   Collapse all									
Approvals and Designations	AML/BSA Policy (1)									
Bank Accounts	Available Actions File Name		State	Status	Updated Date	Comment				
Legal Status	Delete Amend 📆 Comapnywid	e AML Policy.pdf	N/A	Existing	9/4/2015 12:14:51 PM	Version 10-01-14				
Affiliates/Subsidiaries	Business Plan (1)									
Financial Institutions	Available Actions File Name		State	Status	Updated Date	Comment				
Disclosure Questions	Delete Amend 📆 Business Pla		N/A	Existing	9/4/2015 12:37:55 PM	My business plan is the best!				
Disclosure Explanations				Existing	5/4/2010 12:01:00 T M					
Direct Owners and	Certificate of Authority/Good Sta									
Executive Officers	Available Actions File Name		State	Status	Updated Date	Comment				
Indirect Owners	Delete Amend 📆 Cert. of Goo	d Standing.pdf	California	Existing	9/4/2015 12:39:32 PM					
Qualifying Individuals										
Document Uploads	Document Samples (1)									

The Document Uploads section allows users to upload and submit PDF documents to regulators. The <u>Document Upload Descriptions & Examples</u> guide details the types of documents that can be uploaded in connection with a company record. Only documents that are available for selection can be provided through NMLS; all other documentation required by a state regulator must be submitted outside NMLS. For more information, refer to state licensing requirements checklists.

Only the applicable document for the Document Type selected can be uploaded in NMLS (e.g., when selecting to upload a business plan, only a business plan document related to the company should be provided).

If you have multiple documents for one Document Type for a specific state, they should be combined into one PDF and uploaded as a single document. If you have different versions of the same Document Type that are specific to different states (e.g., Certificate of Good Standing for each state in which you operate), upload each statespecific version separately, indicating to which state the document is relevant.

#### Advance Change Notice Document Type

Documentation submitted in support of an Advance Change Notice is considered proposed. Upon the effective date of the change, documents must be re-submitted under the appropriate Document Type (do not re-submit as Advance Change Notice). If the submission does not fall under an existing Document Type, documents must be submitted directly to the state agency; see the state Amendment Checklist for the appropriate license for details.

#### **Deletion of Uploaded Documentation**

NMLS stores all documents that have been uploaded on the record. If you need to delete or replace a document for any reason, you can do so; however, the system

maintains previously uploaded documents in a document type historical section on the composite view page.

The document types that can be uploaded in connection with a company filing are listed below, as well as indication whether the relevant state must be identified.

Company Filing

- ACN Related Documents
- AML/BSA Policy
- Business Plan
- Certificate of Authority/Good Standing Certificate (State required)
- Company Staffing and Internal Policies
- Debt Management Agreement
- Document Samples (State required)
- Errors and Omissions (State required)
- Fidelity Bond (State required)
- Flow of Funds Structure
- Formation Document
- Management Chart
- Mortgage Servicing Agreement
- Organization Chart/Description
- Permissible Investments (State required)
- Surety Bond (State required)
- Trade Name/Assumed Name registration Certificates (State required)
- Trust Account Authorization (State required)
- Warehouse Line of Credit Documentation
- Surety Bond (State required)

## **HISTORICAL FILINGS**

The Historical Filings section under the Filing tab contains copies of previously submitted Company filings. Company users with appropriate roles can also view a complete list of company filings in the "Historical Filings" section under the Composite View tab.

To view the changes between two filings select the checkbox next to two filings and click the Compare button. A new browser window or tab will open with the changes redlined.

Clicking the words "Click to View" under the Sections Changed column displays the Company Form sections that were modified.

## MU2 FORMS (NMLS INDIVIDUAL FORM)

NMC		Resource C	enter
	FILING PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VIEW REHEWALS	ADMIN REPOR	
	Company (MU1)   Branch (MU3)   Individual   Einancial Statements   MCR   Access   Relationships	Logged in as R	yanT   L
Vou are currently. State Business Activities Request License LicenseRegistration Identifying Information Other Trade Names ResidentRegistered Agent Web Addresses Contact Employees Books and Records	MU2 Forms  Ceneral Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT.  Below are the individuals identified in the Direct Owners and Executive Officers section, control person(s) identified in the Indirect Owners section and/or qualifying individual(s) associated with the company's filing. Go to a and Executive Officers, Indirect Owners or Qualifying individuals section to identify additional individuals who should appear in the link. Before account of the submitted, all individuals like to be born worst sheet to the person (S). The company can request attestation by clicking the individual must create their own individual account in the and attest to their record. If you need to make additional changes to or resolve completeness checks on the record after attestation has been requested or completed, click .  Name Status		
Hooks and Records Information Approvals and Designations Bank Accounts Legal Status Affiliates/Subsidiaries		lext 🕨	
Financial Institutions Disclosure Questions Disclosure Explanations Direct Owners and Executive Officers			
Indirect Owners Qualifying Individuals Document Uploads MU2 Forms Attest and Submit	COLCEPT JAPPEN Protect CPT is a balance of the two may be present of the two presence of two presence		

Sections completed throughout the Company Form (MU1) assist in the completion of the Individual Form (MU2). The Individual Form (MU2) filing(s) are created based on the designated Control Persons and Qualifying Individuals. The individuals must attest to the Individual Form (MU2) prior to submitting the Company Form (MU1).

# ATTEST AND SUBMIT

IMIS	Resource Center Filing Professional requirements tasks composite view renewals admin reports home
	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships Logged in as RyanT4   Logget
You are currently: * State  Business Activities  Request License  License/Registration	Attest and Submit
Information	Rainy Days Mortgage ( <u>14799)</u> MU1 filing created 7/20/2012 by Ryan T4.
Identifying Information Other Trade Names	Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. For details on what is considered public, click here.
Resident/Registered Agent Web Addresses	All completeness checks are clear. You can attest to the filing below for submission.
Contact Employees Books and Records Information	Subject Fee Type Amount Total Charges \$0.00
Approvals and Designations Bank Accounts	I Tia Ryan of Rainy Days Mortgage (14799) (Applicant) on this date Friday, July 20, 2012 swear (or affirm) as follows, that I executed this form on behalf, and with the authority, of said Applicant and said Applicant agrees to and represents the following:
Legal Status Affiliates/Subsidiaries Financial Institutions Disclosure Questions	<ol> <li>(1) That the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true and complete and are made under the penalty of penying, or un-seven malification to authorise, or similar previous as a provided by Jaw.</li> <li>(2) To the statent any information previously submitted is not amended, such information remains accurate and complete.</li> <li>(3) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into the background of the applicant, and any related individuals or entities, in accordance with all laws and regulations for purposes of making a determination on the application.</li> <li>(4) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and</li> <li>(5) To comply with the provision of law, including the maintenance of accurate basis.</li> </ol>
Disclosure Explanations	If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.
Direct Owners and Executive Officers	I verify that I am the named person above and that I am authorized to attest to and submit this filing on behalf of the Applicant.
Indirect Owners	
Qualifying Individuals Document Uploads MU2 Forms	Attest and Submit
Attest and Submit	60012 SRT   AI Rights Reserved 1 SRR is a trademak of the State Regulatory Regary   Process PDF   Downlast PDF Rester
	For additional information, ylease visit the <u>1015; Bisequence Center</u>   For help with narrogation places trained the 1015; C.C.M. Center at (240) 305-4444.

The "Submit Filing" button will only appear if the Company Form (MU1) passes all completeness checks, including Individual Form (MU2) attestations.

The Attestation must include the name of a natural person after the "I". The applicant or licensee's name should appear after the "of". Company attestations must be performed by an actual employee of the company.

When clicking the "Submit Filing" button, applicants and licensees are making a legal attestation to all states in which they are applying for or maintaining a license through NMLS.

After clicking the "Submit Filing" button, the applicant or licensee is taken to a one-time payment page to make an electronic payment for the filing. Once the payment information has been successfully submitted the filing becomes viewable by the regulator(s). NMLS only accepts payment by credit card (Visa or Mastercard only) or ACH transfer.

# NMLS INDIVIDUAL FORM (MU2)

## A. General Instructions

**Filing** – The Individual Form (MU2) must accompany the Company or Branch Form. Each individual identified as a Control Person, Qualifying Individual, or a Branch Manager for the applicant, must complete the Individual Form (MU2). The Individual Form (MU2) is an automatic requirement and is part of the Company and Branch Forms. The Company and Branch Forms will not be considered complete without all Individual Form (MU2) data entered and attested to by each individual.

The Individual Form (MU2) is required for all natural persons identified in the Company Form. In addition, all Qualifying Individuals and Branch Managers identified on the Company Form (MU1) must submit an Individual Form (MU2). Any natural person who is an indirect owner of 10% or more, must submit an Individual Form (MU2). For percentage requirements in other industries view the state licensing requirements on the NMLS Resource Center.

An applicant or licensee must also refer to state licensing requirements published by each state in which it is applying. Some states may require biographical information about individuals that do not fit the Control Person definition. These states may therefore request an Individual Form (MU2) with other filings. Additionally, applicants must update the roster of control persons on the Company Form as needed, potentially requiring additional Individual Forms (MU2). State agencies may require an authorization for a credit report and/or criminal background check to be submitted upon filing the Individual Form (MU2).

<u>**Terms Used**</u> – For uniformity, terms used throughout the Individual Form (MU2) are defined in the glossary.

The NMLS Policy Guidebook <u>IS NOT</u> a substitute for understanding the licensing requirements of each state in which an applicant or licensee wishes to apply for or maintain a license.

It is the responsibility of all users of NMLS to fully understand the information required in each state in which they wish to apply for or maintain a license.

We do not endorse, represent, or warrant the accuracy or reliability of any of the information or content contained in or referenced by this Guidebook. Any reliance upon any information or content included in this Guidebook shall be at the user's sole risk.

## **IDENTIFYING INFORMATION**

IMIS		RUNG PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VIEW REMEMALS ADMIN REPORTS HOM
	(U1)   Branch (MU3)   Individual   Fin	Financial Statements   MCR   Access   Relationships Logged in as RyanT   Logg
You are currently:		
Return to MU1 Identifying Information		
Identifying		
Other Names Tobey Tabor ( <u>14909</u> ) MU2 filing created 6/5/2	2012 by RyanT.	🖉 12 🖗 🍕 🥑
Residential History		Total Charges: \$2,000.00
	ent Issued Identification and/or Passport !	ort Information is not required in all instances. Review the state licensing requirements to determine if this information is required by your regulator.
Other Business Identifying Information:		
	Tobey Tabor	
Disclosure	🛇 Female 💿 Male	
Explanations State of Birth:		▼
Criminal Background Country / Province of Birth: Check US Citizon		×
Credit Report State of Government Issued Identification:	● Yes ○ No	V
Request Government Issued Identification Number:		(letters, numbers, spaces and dashes only)
Attest and Submit		
Passport Issuing Country:		M
Passport Number:		Otters, numbers, spaces and dashes only)
Contact Information:		
Business Phone:	555-555-6655	999-999-6999
Extension:		x00000
Home Phone:	555-555-5555	999-999-999-9999999
Cell Phone:	555-555-5555	000-000-0000x00000
Fax Line:	555-555-5555	999-999-9999
Email Address:	tryan @esbs.org	
Mailing Address:		
Mailing Address:	123 Main Street	
	Jamestoun Pennsylvania	v
State: Country / Province:		V
Postal Code:		
Has your legal name changed?		
If yes, check here:		
First Name:		
Full Middle Name:		
Last Name:		
Suffix		
Any other business activities?		
Are you currently engaged in any other business as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise?		
		Save
Previous	CODIZ OR N. ( All Phyle For additional information, prace	git Promod (DPF & absonations clas Projekto, Projekt, ( <u>2000.2016) (2000.2017 2000)</u> ne ni the <u>National activity</u> (tri expensional activity National Conference (2000) Anti-Like.

#### Individual's Identifying Information:

- Full Name should be the individual's legal name as found on their birth certificate, including a middle name even if not used, unless modified by a legal proceeding.
- If the individual's name has changed, they must provide legal documentation of the change
- State of Birth and Country/Province of Birth for the individual must be identified.
- Individuals must identify if they are a US Citizen.
- The Government Issued ID and Passport information is not required for all individuals. Please review the state licensing requirements to see if you must submit this information. Examples of a government issued ID are a driver's license, passport, and/or other identification documents provided by a state or federal government.

## Business phone, home phone, cell phone, fax and email:

The business phone and email address are required; home phone, cell phone number, and fax number are optional.

#### Mailing Address

The individual's home mailing address is required.

#### Do you want to amend your legal name?

If the individual's name is changing due to marriage, divorce, or legal name change, the Full Name must be listed.

#### Any other business activities?

If an individual is involved in more than one business, indicate those here. If individual selects "Yes" completion of the **Other Business** section will be required.

## **OTHER NAMES**

IMIS	Resource Control FLUX PROFESSIONAL BEQUIREMENTS TASS COMPOSITE YEAR BENEVILS ADMIN BETORIS HOME Company (MUI)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUI)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUI)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUI)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUI)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUI)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUI)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUI)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUI)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUI)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUI)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUS)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUS)   Relationships Company (MUS)   Relationships Company (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Company (MUS)   Relationshi
You are currently. Xate Return to MU1 Identifying Information	Other Names
Other Names     Residential History     Employment History     Other Business     Disclosure Questions     Disclosure     Explanations     Criminal Background     Check	Tobey Tabor (14909) MU2 filing created 6:5/2012 by RyanT.     Image: 12,000.00       Enter your other name below and click Save.     Total Charges: 12,000.00       First Name:
Credit Report Request Attest and Submit	Save Cancel

Individuals are required to provide any names other than their legal name used since the age of 18. Examples include nicknames, aliases, initials, names used on business cards or advertisements, and names used before or after marriage. Make sure that all names used in business practices are included such as those listed on business cards.

The information provided in this section is used to enhance the searchable data available on NMLS Consumer Access, as well as to verify information on credit reports, criminal background checks and for general compliance purposes.

## **RESIDENTIAL HISTORY**

ZIMI	Pasare Color
	FILMS PROFESSIONAL EQUIREMENTS TASIS COMPOSITE VEW REVENUE REPORTS HOME Company (MUL1)   Branch (MUL3)   Individual   Financial Statements   MCR   Access   Relationships Logged in as RyanT   Logged
You are currently: * State Return to MU1 Identifying Information	Residential History
Other Names	Tobey Tabor (14909) MU2 filing created 6.5 2012 by RyanT. DB 🔂 🗸
Readential History     Employment History     Other Business     Disclosure Questions     Disclosure Questions     Disclosure Explanations     Criminal Background     Check     Credit Report     Request     Attest and Submit	Teal Charges: 12,000.00         Enteryour residential address in the fields below. You can enter a mailing address on the identifying information screen. If your mailing address has changed, please return to the identifying information section to make the appropriate updates.         From:
	Save Cancel
	COLCOPT, LIE PULIE Review 1 (OPE a sharekar eta sate review) rejuster (Sate rejuster Rejuster (Sate rejuster eta sate Por alditakar Manada (Jaka eta Sate <u>Sate (Por lang ata kalijate</u> ) (sate vale kalijate) (Sate Californi et Californi eta Sate

Provide full residential history for the past 10 years. No gaps should be present. This information is used by regulators for a number of reasons, including completing background checks.

Applicants or licensees must list all addresses where they have resided during the past 10 years. NMLS requires a minimum 10 year history, but does not require more than that. Thus, an individual could annually amend their residential history to include only the last 10 years and remove any addresses on NMLS more than 10 years ago.

Only the month and year are necessary to be provided in this section.

The address at age 18 can be used for any period of time before that date to reach a 10 year residential history.

## **EMPLOYMENT HISTORY**

TIMIS	FRING PROFESSIONAL EXCURRENTS TAXIS COMPOSITE VIEW	Resource Center
	FilmG PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VEW <u>Company (MU1)   Branch (MU3)   Individual   Einancial Statements   MCR   Access   Relationships</u>	RENEWALS ADMIN REPORTS HOME Logged in as RyanT Logout
You are currently Return to NULI Identifying Information Other Names Residential History Chere Business Disclosure Questions Disclosure Questions Disclosure Questions Check Credit Report Attest and Submit	Employment Record Tobey Tabor (1999) MU2 filing created 6.5 (2012 by Ryant. Provide your employment information below. The To' field should be left blank if you are entering your current employer. From: Generation From: Generat	চেল্লে ১ ৫
	Save	
	COSIC SPR / MP Pault Pressnell SPR is a transmission for State Angustery Paulty / <u>Pracy (volg.) Spania/1927 Poant</u> For additional decisional pales at the an <u>u SPR Paulty Const</u> (For Mary and Lagrange and Const For Mark Const (For SPR Paulty Paul	

Provide full employment history for the past 10 years. No gaps should be present. Provide the full legal name of the company, beginning with your current employer. For the purposes of this history, include both 1099 independent contractor assignments as well as W-2 status employment. The actual physical location the individual works from should be listed in the address field. If you change your work location address for your current employer, update the address to that of the new location on the current employer entry.

The current employment should reflect the company where the individual receives their compensation. Additional information on positions of authority the individual may hold with other companies owned by the parent company of an organization should be disclosed in the Other Business section of the Individual Form (MU2). If the name or address of your current employer changes, update these fields accordingly. This process is not applicable to name or address changes that are the result of a merger, acquisition or other corporate structure change. You may be required to provide different information if a company name or address change is a result of a merge, acquisition or other corporate structure change.

No gaps in employment should be present. Part-time employment should be included where the employment time is needed for the applicant to meet the required years of experience. Indicate "part time" or "PT" in the "position held" field (e.g. PT school teacher).

Time unemployed should be stated as such, for example "unemployed, homemaker, etc". This is needed to verify required experience as well as to complete background checks in some states. All periods of unemployment must be accounted for.

Time as a student should be stated as such. For example, use "student" and list the school address in the address field.

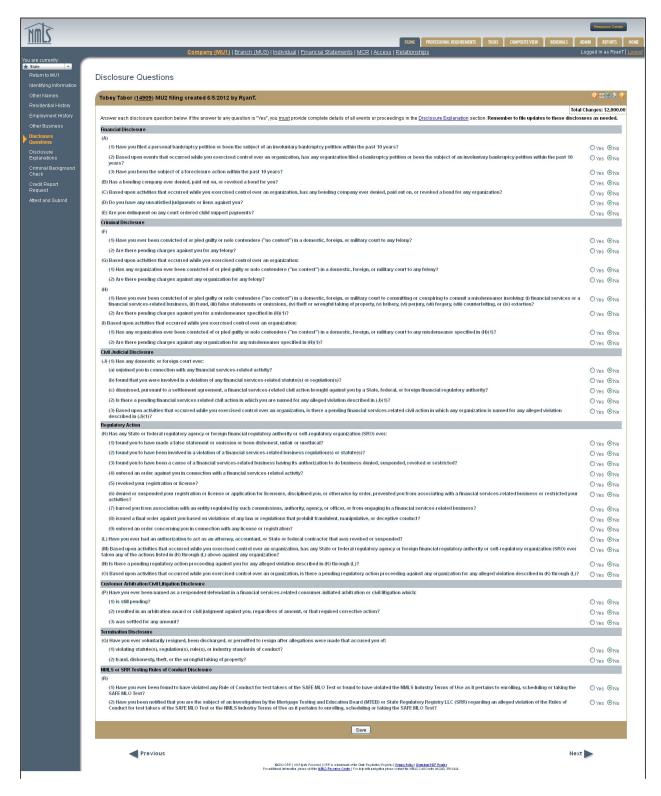
## **OTHER BUSINESS**

NMIC							Resource Cent	ter
			FILI	IG PROFESSIONAL REQUIREMENTS	TASKS COMPOSITE VIEW	RENEWALS	ADMIN REPORTS	HOME
	Company (MU1)   Bran	<u>:h (MU3)</u>   Individual   Financial State	ements   MCR   Access   Relation	onships			Logged in as Ryar	nT  <u>Loqou</u> l
You are currently: State Return to MU1 Identifying Information	Other Business							
Other Names Residential History	Tobey Tabor ( <u>14909</u> ) MU2 filing created 6/5/2012 by Rya	nT.					H & &	•
Employment History	Provide the information below for the other business you are engage	d in.				Tota	al Charges: \$2,000.	.00
Disclosure Questions	Business Name:							
Disclosure	Does this business conduct financial services related activities?	O Yes O No						
Explanations	Address:							
Criminal Background Check	City:							
Credit Report	State:	×						
Request	Country / Province:	×						
Attest and Submit	Postal Code:							
	Nature of business: Position, Title or Relationship with business:							
	Start Date:							
	Hours per month:							
	Describe your duties:							
			Save Cancel					
		60012.0RR   All Right Research   SRR is a For additional information, please visit the <u>NULC Resear</u>	taxienaik of the State Regitatory Registry <u>  Prisacy Polit</u> Coe Center   For kelp with savigation please contact the N	<u>n ( Dominael PDF Peacks</u> MLC Call Center at (240) 386-4444.				

If the individual indicated that they are involved in "Other Business Activities" on the **Identifying Information** screen, they are required to provide information about that business. The name of the business, whether or not it is financial services related along with the business address is required. The nature of the business, position, title or relationship with business along with the start date, hours per month and description of duties are optional.

The state licensing requirements may contain additional information about this section.

## **DISCLOSURE QUESTIONS**



Applicants and licensees should refer carefully to the **Glossary - Explanation of Terms** section of the instructions when answering these questions.

All Disclosure Questions must be answered. Any "Yes" response requires an explanation to be provided in the **Disclosure Explanations** section. A single PDF file can be uploaded with any applicable documentation. The regulator will be able to review the explanation and documentation.

Individuals are required to update their Disclosure Questions when circumstances change in accordance with state law or within 30 days, whichever is shorter. This includes answers that are changed from "Yes" to "No". A change in response requires an update to the Disclosure Explanation section.

#### Foreclosure

For purposes of individual disclosure questions, any foreclosure action that has at least been initiated, whether or not the action is considered final, must be disclosed to your state regulators through NMLS.

#### **Regulatory and Civil Judicial**

Individuals must respond affirmatively to certain disclosure questions if they relate to activities that occurred while that individual exercised control over the organization. Individuals exercising control over companies who in the normal course of business face multiple regulatory or civil actions must respond affirmatively to the appropriate questions. An explanation stating this fact is required and further details related to specific actions may be required, including supporting documentation. Please consult state licensing requirements to verify what information is required to be submitted through NMLS.

#### Difference between K4 and K9

K(4) is asking if an order was issued against the individual that involved a financial service related activity, regardless of whether a license or registration was held or required.

K(9) is asking if an order was entered specifically regarding a license or registration or the requirement to be licensed or registered.

"Order" is a written directive issued pursuant to statutory authority and procedures, including orders of denial, suspension, or revocation; does not include special stipulations, undertakings or agreements relating to payments, limitations on activity or other restrictions unless they are included in an order. Orders include temporary and permanent Cease and Desist Orders.

Not all denials of a license are the result of an order. This may vary state to state.

## **DISCLOSURE EXPLANATIONS**

IMIS	
	Company (MUT)   Branch (MU3)   Individual   Einancial Statements   MCR   Access / Relationships Logged in a spart   Longed
You are currently:	
Return to MU1	Disclosure Explanations
Other Names	Tobey Tabor (14909) MU2 filing created 6.5/2012 by RyanT.
Residential History	Total Charges: \$2,000,00
Employment History Other Business	Provide the requested information regarding the event resulting in a "Yes" response to one or more disclosure questions below. The explanation for a single event can be associated to more than one disclosure question, if applicable. Do not provide an explanation for more than one event in the Explanation field. View the <u>Disclosure Explanation Reference Guide</u> for more information about entering disclosure explanations.
Disclosure Questions	Event Explanation Detail
Disclosure Explanations	Brief Description of Explanation:
Criminal Background Check	Disposition: Provide Description only if Disposition is "Other":
Credit Report Request	
Attest and Submit	
	Applicable Questions
	Check the box(es) next to the appropriate disclosure question(s) below that apply to the explanation you are providing. Explanation
	Exploration Provided Current For Response: Question(s)
	NMLS or SRR Testing Rules of Conduct Disclosure
	(R)
	Yes (2) Have you been notified that you are the subject of an investigation by the Mortgage Testing and Education Board (MTEB) or State Regulatory Registry LLC (SRR) regarding an alleged violation of the Rules of Conduct for test takers of the SAFE MLO Test or the NMLS industry Terms of Use as it pertains to enrolling, scheduling or taking the SAFE MLO Test?
	Supporting File
	You can include a supporting PDF file (not exceeding SMB) with this explanation by clicking Browse, selecting the file, and clicking Save. Only one file is allowed per explanation. If you have multiple documents they must be combined in a sinale file. Only documents the instaled to the event described above should be included in the file.
	File: Dovre.
	Save Cancel
	BERGERMENT FALLEN (1978 in a statement officient officie

State regulators require licensees and applicants to explain events that must be disclosed through a "Yes" response to any of the existing *Disclosure Questions*. In addition, an optional explanation can be provided for a "No" response. A separate explanation should be provided for each event related to a disclosure question. Each explanation allows a single PDF to be uploaded in support of the explanation. It is expected that the PDF contain relevant official documentation related to the explanation (e.g., finding issued by a state regulatory agency, a court order, civil judgment).

Individuals are required to update their Disclosure Explanations when circumstances change in accordance with state law or within 30 days, whichever is shorter. This includes adding a new explanation for each new event, even if the disclosure question response hasn't changed.

Consult the disclosure explanation reference guide for additional information.

Some states may require companies to provide an explanation and/or supporting documentation for previous "yes" responses. Consult state specific licensing requirements for this information.

## **CRIMINAL BACKGROUND CHECK (CBC)**

NMC	Logged in	n as Logout (edit) Resource Center
<u>IIIIIL)</u>	HOME FILING MLO TESTING & EDUC	CATION COMPOSITE VIEW RENEWALS
	Individual   Company Access   Company Relationships   CBC Agency Access   Surety Bonds	
You are currently:	Criminal Background Check MU4 filing created 5/12/2016 by	HELP 📀
Employment History Other Business Disclosure Questions Disclosure Explanations Criminal Background Check Credit Report Request Document Uploads	Request Criminal Background Check         Select the checkbox below to request a federal criminal background check.         If a previous background check request is pending, a new one cannot be requested. You can access <u>Composite View</u> to view the status of previous regulation a Federal Criminal Background Check.         Select a background check method.       Use Existing Prints (Valid through 11/7/2020; select this unless instructed otherwise)         Subscription       Subscription         Ebl Required Privacy. Act Statement	requests.
Attest and Submit	Demographic Information	
	The FBI requires the following information to be provided: Eye color: Biek Hair color: Bied or Braseery Height: 4 Th 3 Tin Weight: 123 Biek Race: Biek Date of Birth is included with the demographic information provided to the FBI and can be verified against your record in <u>Composite View</u> .	
	Save	
	Previous	Next

As determined by each state agency, certain Control Persons, Direct Owners, Indirect Owners, Executive Officers, Branch Managers, and Qualifying Individuals are required to submit a Criminal Background Check (CBC) through NMLS. The requirement to submit a CBC through NMLS varies by license types, position held, and agency. Please review the MU2 NMLS CBC Requirements Chart to determine individuals reported on the MU2 Form that are required to submit a CBC through NMLS.

NMLS can use existing fingerprints already on file in NMLS that are less than three years old to process a new Criminal Background Check (CBC) request. If fingerprints on file are older than three years, the individual must be newly fingerprinted.

If NMLS does not have existing prints on file or the prints on file are older than three years, individuals must schedule their fingerprinting appointment through the NMLS fingerprint vendor within 180 days of submitting the Individual (MU2) Form / CBC request. If new fingerprints are not submitted within 180 days, the background check window expires and the individual must authorize and pay for a new CBC.

CBC results are only viewable to the authorized state regulators and are not viewable to the individual or posted on NMLS Consumer Access. Failure to select the state you are authorizing to view the CBC before requesting the CBC will result in having to request and pay for another CBC.

A state may require submission of fingerprints through an alternative process for a state background check. View the <u>state licensing checklist</u> to determine state specific requirements and processing instructions for MU2 individual criminal background checks.

All international requests for packets shall be sent in a traceable manner (e.g. overnight delivery) to the applicant's international address which may be the applicant's current residential address, (mailing or physical), or the applicant's current employer address. The applicant shall provide a mailing label to facilitate the transmission of the packet.

## DOCUMENT UPLOADS

NMC						Logged in as Logout (edit) Resource Cente
<u>IIIIILS</u>				HOME	FILING	TESTING & EDUCATION COMPOSITE VIEW RENEWALS
	Individual   Company Ac	cess   Company	Relationships	CBC Agency Access	s   Surety Bond	5
You are currently: State License/Registration Information Identifying Information	Document Uploads					HELP 🧿
Other Names	MU4 filing created 5/12/2016	by and a				🥸 60 🌭
Residential History Employment History Other Business	Use this section to add, amend, or delete documents in		and the second second second			
Disclosure Questions	Helpful Tips: Review the state licensing checklist(s) f Guide for guidance on documents that can be uploaded	ed in NMLS and doc	ument access res	e document upload require trictions.	ments. Refer to the	Document Descriptions and Examples
Disclosure Explanations	Click Add to upload a new document.					
Criminal Background Check	Expand all   Collapse all					
Credit Report Request	Credit Report Explanations (1)					
Document Uploads	Available Actions File Name	State	Status	Updated Date	Uploaded By	Comment
Attest and Submit	Delete Amend Credit Report Explanations - OBrien Ocotober2017.pdf	N/A	New	11/8/2017 9:51:03 AM	OBrienL	Explanation of lower credit score.
	⊖ Memorandum of Tax Certification (1)					
	Available Actions File Name	State	Status	Updated Date	Uploaded By	Comment
	Delete Amend T MA - Memorandum fo Tax Certification.pdf	Massachusetts	New	11/8/2017 9:57:21 AM	OBrienL	Tax certification for loan origination.
			Ade	4		
	Previous					Next

The Document Uploads section allows individuals to upload and submit PDF documents to regulators. The <u>Document Upload Descriptions & Examples</u> guide details the types of documents that can be uploaded in connection with an individual record. Only documents that are available for selection can be provided through NMLS; all other documentation required by a state regulator must be submitted outside NMLS. For more information, refer to state licensing requirements checklists.

Only the applicable document for the Document Type selected can be uploaded in NMLS (e.g., when selecting to upload a business plan, only a business plan document related to the company should be provided).

#### **Deletion of Uploaded Documentation**

NMLS stores all documents that have been uploaded on the record. If you need to delete or replace a document for any reason, you can do so; however, the system maintains previously uploaded documents in a document type historical section on the composite view page.

The document types that can be uploaded in connection with an individual filing are determined by each state agency. Not all licenses may require or permit all the documents listed below to be uploaded.

MU2 Individual Filing (Ability to Upload Determined by Agency)

- Credit Report Explanations
- Legal Name / Status Documentation
- Memorandum of Tax Certification
- Personal Financial Statement
- State Background Check Authorization
- Verification of Experience

## **CREDIT REPORT REQUEST**

IMIS	Personer Cardio Films Professional Regilierants tasks composite very renoval admin reports home
	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships Logged in as PyanT   Logged
You are currently: * State Return to MU1 Identifying Information	Credit Report Request
Other Names	Tobey Tabor (1499) MU2 filing created 6:5/2012 by RyanT. 9
Residential History Employment History Other Business Disclosure Explanations Criminal Background Check Credit Report Request Allest and Submit	Total Charges: \$2,000.00         Select the checkbox below to request a credit report. If a credit report was generated less than 30 days ago, you may choose to use the recent credit report.         I. Have a pending or active licensering/latation with         II. Have a pending or active licensering/latation with this filing         III. For a pending or active licensering/latation with this filing         III. For a pending or active licensering/latation with this filing         III. Request a new credit report.         MapORTIAN NOTICE: If you have a security freeze on your TransNuon credit report, it must be lifted prior to submitting a filing with a credit report request. No refunds will be offered if you attempt to submit a credit report with a freeze.         Information reparting to thins thing security freez
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	Previous     Opcort (Allingus Reserved) of R.a. a based of the cells regulatery Registery ( <u>Devision) of Reserved</u> Provide a based of the tell of the abased of the cells regulatery Registery ( <u>Devision) of Reserved</u> Provide a based of the tell of the abased of the tell of tell of the tell of tell o

Individuals should consult the state licensing requirements to determine if they should request a credit report through NMLS. The system allows an applicant to grant access to an existing credit report, if done so within 30 days of the original credit report retrieval.

The system requires that anyone requesting a credit report be at least 15 years old and have a social security number.

State agencies are prohibited from disclosing any information from the credit report with any third party. When placing an external note related to an individual's credit report or criminal background check, you must mark the notes as "Private" so they are only viewable to the individual entity.

Foreign nationals or individuals who do not reside in the United States should refer to the State Agency checklist for instructions on how to meet this requirement.

## ATTEST AND SUBMIT

mmls	RESOURCE Center FILING PROFESSIONAL REQUIREMENTS COMPOSITE VEW RENEWALS HOME
	Individual   Company Access   Company Relationships Logged in as Tabort Logged
You are currently: State  License/Registration Information Identifying Information	Attest and Submit
Other Names	Tobey Tabor (14909) MU4 filing created 4/30/2012 by TaborT.
Residential History Employment History Other Business Disclosure Questions Disclosure Explanations	<ul> <li>Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. <u>For details on what is considered public, click here.</u></li> <li>SAFE Pre-Licensure Education requirements have not been met. <u>For information regarding pre-licensure education requirements, click here.</u></li> <li>One or more SAFE required test components have not been successfully completed. <u>For information regarding testing requirements, including the MLO Testing Handbook, click here.</u></li> <li>This filing was created more than 60 days ago. Please review the information and ensure that it is accurate before you submit.</li> </ul>
Criminal Background Check Credit Report Request Attest and Submit	All completeness checks are clear. You can attest to the filing below for submission. Subject Fee Type Amount Total Charges \$0.00
	I <u>Tobey Tabor (14909)</u> . (Applicant) on this date <u>Friday, July 20, 2012</u> swear (or affirm) that I executed this application on my own behaff, and agree to and represent the following:     (1) That the information and datatements contained havins, including exhibits attached havins, or all the information field havins, and all the information for an advert information field havins, and and only information field havins, or summary providents as a poold by 1 provide havins, and a complete.     (2) To the extern any information previously submitted is and amended and havins, such information remains accurate and complete.     (2) To the extern any information previously submitted is and amended and havins, and the information centained in this form current and to file accurate supplementary information on a timely boxins, and     (3) To keep the information contained in this form current and to file accurate supplementary information on a timely boxins, and     (6) To comply with the provisions of law, including the maintenance and records, exist, and     (5) To keep the information of a material fact in this application or in any documentation provided to support the foregoing application, the foregoing application may be denied.     If an Applicant has made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, the foregoing application may be denied.
	I verify that I am the named person above and agree to the language as stated.
	Submit Filing
	60011 SRR   AI Rights Reserved   SRR is a toderank of the State Regulatory Registry   <u>Rivary Rolloy  </u> For dottoral information, please visit the <u>IMAS Resource Cetter</u>   For help with avoigntion please contact the IMAS Cal Cetter at (24) 350-444

The individual must attest to the MU2 form before the company can then submit the Company (MU1) filing. All completeness checks must pass before the individual can attest.

# NMLS BRANCH FORM (MU3)

## A. General Instructions

**Filing** – The Branch Form (MU3) is the branch office information tied to a company's record.. The Branch Forms may only be submitted after a company submits a Company Form (MU1). Applicant and licensees are not considered authorized to conduct licensed activities from branch locations in a participating state unless they have an approved license tied to the Branch Form. Only one Branch Form is allowed to be filed per physical location. Regulators and SRR will periodically monitor compliance with this requirement.

**Dates** – In NMLS, there is no distinction between the filing date and the effective date. The filing date is the date the filing submission is made in the system to one or more regulators. The change is made to the licensee's record in NMLS instantly. Thus the effective date and the filing date are the same.

**<u>Terms Used</u>** – For uniformity, terms used throughout the Branch Form (MU3) are defined in the glossary.

## B. Main in-state branch location

NMLS functionality treats all branch locations within a state equally. Given that the Company (MU1) Form's Main Address will be the company's corporate headquarters location, if a regulator wishes an applicant or licensee to identify a "main" in-state location, the regulator should create two different license types for Branch (MU3) Form filings- one signifying the "main" in-state location and a second for one or more other in-state locations.

## C. Consumer Access\*

The following information will be available and viewable in NMLS Consumer Access and are indicated by an asterisk (\*) throughout the guidebook:

- > NMLS Unique ID
- > Entity Name
- License # by Jurisdiction
- License status by Jurisdiction
- Branch Address (City, State, Zip)
- Branch Phone, Fax,
- Other and Prior Trade Names
- ➤ Web Address
- Branch Manager Name
- Branch's Authorization to conduct business

The NMLS Policy Guidebook <u>IS NOT</u> a substitute for understanding the licensing requirements of each state in which an applicant or licensee wishes to apply for or maintain a license.

It is the responsibility of all users of NMLS to fully understand the information required in each state in which they wish to apply for or maintain a license.

We do not endorse, represent, or warrant the accuracy or reliability of any of the information or content contained in or referenced by this Guidebook. Any reliance upon any information or content included in this Guidebook shall be at the user's sole risk.

## CREATE A BRANCH (MU3) FILING

NMC		Resource Center
	FILING PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VIEW	RENEWALS ADMIN REPORTS HOME
	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships	Logged in as RyanT   Logout
You are currently: State Branch Filing(s) Historical Filings	Create an MU3 Filing	
		ی 😓 😓
	Provide the physical address for the branch you wish to create a record for and then click <b>Create</b> . Street Address 1: Street Address 2: City: Street State: Postal Code: Post	
	Create Cancel	
	CDIC COFF. (4) Thysis Prevenci (5FF. & abasinasi orbs: Cbb Projubley Projibly ( <u>2) This Polici</u> ( <u>2011ba) 2017 Polici</u> Pri administrati Resulting Reservice ( <u>2012 Policina Corte</u> ) (Pri Hybits anglina piesa: contactine Hillio Caff (2012 Veri H), CDI	

The address information listed here must be for the Branch location.

This information should not match the information contained in any other Branch Form for the company. Only one Branch Form is allowed per physical address. Companies must not create more than one Branch Form per address. Regulators and SRR will periodically monitor compliance with this requirement.

A branch's authorization to conduct business will be reflected on NMLS Consumer Access.

## **BUSINESS ACTIVITIES**

General mortgage co., washington, bo branch ( <u>vooo</u> ) moo ning created o 272012 by Kyan.	Company (MU1)   Branch (MU3)   Individual   Einan	FILME PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VEW RENEMALS ADMIN REPO
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The Str : Steel Business Activities	Business Activity Wizard	
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Image: Image	Prior to selecting your activities you may want to review business activity descriptions by clicking 🕕	on the upper right sandbar.
Total	Jump to: Mortgage Consumer Finance Debt Money Services	
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Applicants and licensees should indicate <u>all</u> business activities the branch engages in, regardless of whether those activities are undertaken in a state in which they are applying for a license or whether the state manages certain license types in NMLS. The selected business activities in this section will allow the system to provide you with a list of licenses for which you may apply. Applicants have the ability to "copy" the business activities from the company (MU1) form to the branch (MU3) form. See <u>business</u> activities definitions for a description of each activity available.

# Companies filing a branch form must ensure the activities listed on the branch form are also accurately reflected on the company's filing.

## **REQUEST A LICENSE**

IMALS	Reduced Center Films Professional requirements tasks Composite view Redenals Admin Reports Home
	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCB   Access   Relationships Logged in se SyanT   Logs
You are currently: * State Business Activities Request License License/Registration Information	General Mortgage Co., Washington, DC Branch (38988) MU3 filing created 6/27.2012 by RyanT.
Identifying Information	Total Charges: \$0.00
Othur Trade Names Branch Managers Web Addresses Books and Records Information Operation Information Expense Information Document Uploads MU2 Forms Attest and Submit	Below are branch licenses/egistrations available for request or transition based on the business activities and states identified in the Business Activities section. If your branch currently holds any of the licenses/egistrations being requested at is transitioning the license (s)/registration(s) who tNMLS, enter the license or registration number(s), eacidy as provided to you by your regulator, in the space provided. FALLORE: To Do SD MAR FESULT IN YOUR COMPANY FERNO COMPANY FESS.
	Ned Cancel
	Previous Next

The Request/Transition License(s) screen identifies the license/registration types available based on the business activities and states selected on the Business Activities screen. The system does not allow applicants or licensees to apply for or maintain two of the same license type in any one state.

# LICENSE/REGISTRATION INFORMATION IDENTIFYING INFORMATION\*

MALS						FILING	PROFESSIONAL REQUIREMENTS	TASKS	COMPOSITE VIEW	RENEWALS	Resource C	
	Co	npany (MU1)   Branch (MI	(U3) Lindividu	ual I Einancial St	tatements I MCR I Acc			INSINS	COMPOSITE VIEW	RENEWALS	Logged in as Ry	
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★ State   Business Activities												
Request License	Identifying Information											
License/Registration	General Mortgage Co., Washington	DC Branch ( <u>38988)</u> MU	J3 filing crea	ated 6/27/2012	by RyanT.						S 11 🖗 8	• 📀
Identifying	Main address (Do not use a PO Box):			-							Total Charges: 1	0.00
Other Trade Names	Number & Street:											
Branch Managers												
Web Addresses	City:											
Books and Records Information	State:	×										
	Country / Province: Postal Code:	×										
Operation Information Excense Information	Mailing address:			-								
Document Uploads	Copy Mair	Address										
MU2 Forms	PO Box or Number & Street:											
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## Physical address (Do not use a PO Box)\*

A physical address is required. Ensure your company does not have an existing Branch Form (MU3) for this address.

#### Mailing address, if different from main address\*

Licensees who use a drop box or have another place they receive mail for the branch can indicate a mailing address different from their physical address.

#### Business phone, fax and email address\*

Provide the Business phone, fax, and email address of the branch. The fax and email are option and should reflect information specific to the branch.

## OTHER TRADE NAMES

irrently:		<u>Cor</u>	npañy (MU1)   Bra	inen (MU3)   Indivi	dual   Financial Stater	nents   <u>MCR</u>   <u>Acces</u>	<u>s   Relationship</u>	<u>15</u>		Logged in as RyanT
ss Activities	Other Trade	Names								
st License										
e/Registration ation	General Mortg	age Co., Washington	, DC Branch ( <u>389</u>	988) MU3 filing cro	eated 6/27/2012 by F	RyanT.				FF % & 🥹
ing Information										Total Charges: \$0.00
frade Names	Provide your other	trade name below, includi	ng industry type(s) ai	nd state(s) where the i	name is used to conduct	business.				
Managers	Name:									
ddresses	Industry Type(s):	Mortgage	Debt							
and Records		Consumer Finance	Money Services							
ion Information	State(s):	🗖 Alabama	Illinois	Nebraska	South Carolina					
se Information	select all deslect all		🔲 Indiana	Nevada	South Dakota					
ient Uploads			🔲 Iowa	New Hampshire	Tennessee					
orms		🔲 Arkansas	🔲 Kansas	New Jersey	🔲 Texas					
ind Submit		🔲 California	Kentucky	🔲 New Mexico	🔲 US Virgin Islands					
		Colorado	🔲 Louisiana	New York	🔲 Utah					
		Connecticut	🔲 Maine	🔲 North Carolina	Vermont					
		🔲 Delaware	🔲 Maryland	🔲 North Dakota	🔲 Virginia					
		District of Columbia	🔲 Massachusetts	🔲 Ohio	🔲 Washington					
		🔲 Florida	🔲 Michigan	🔲 Oklahoma	🔲 West Virginia					
		🔲 Georgia	🔲 Minnesota	🔲 Oregon	🔲 Wisconsin					
		🔲 Guam	🔲 Mississippi	🔲 Pennsylvania	Wyoming					
		🗖 Hawaii	🔲 Missouri	🔲 Puerto Rico						
		🔲 Idaho	🔲 Montana	🔲 Rhode Island						
						Save Cancel				

#### Name\*

Other Trade Names must be completed for all other names the company will be using at this branch location. These include: business names, fictitious names, DBAs, etc. NMLS allows an unlimited number of Other Trade Names and requires licensees to indicate to which state the Other Trade Name applies.

If a state restricts usage, these will be detailed in the state licensing requirements.

Applicants and licensees must include ALL **Other Trade Names** identified on a Branch Form on the Company Form.

## **BRANCH MANAGER\***

IMIS	
	Company (MUT)   Branch (MUB)   Indvidual   Einancial Statements   MCR   Access   Relationships Logged in as RyanT   Logged
You are currently: * State * Business Activities Request License	Branch Manager Information
License/Registration	General Mortgage Co., Washington, DC Branch (38988) MU3 filing created 6/27/2012 by RyanT.
Identifying Information Other Trade Names Branch Managers Web Addresses Books and Records Information Operation Information Expense Information	Total Charges: 90.00  Total Charges: 90.00
Document Uploads MU2 Forms	Save Cancel
Attest and Submit	COLO CARE   All Pipits Proceed   CARE & Andreas Andre Care Propietory Pipits   <u>Place Heart</u>   <u>Social Pip Pipits</u> For antificial Metadows, place in the <u>HECE Process Control</u>   For Hymrik and piper control to HECE Carbon Hard (pib.264-4444

NMLS requires the identification of a Branch Manager. The Branch Manager must have a completed Individual Form (MU2) filed at the same time as the Branch Form (MU3). The Branch Manager must meet the requirements of the states the branch is requesting licensure. There can only be one Branch Manager for each Industry Type and State combination.

Individuals listed as a Branch Manager on the Branch (MU3) Form must have an individual NMLS account, and will be required to complete an Individual (MU2) Form. One or more Branch Managers are required based on the licenses held by this Branch.

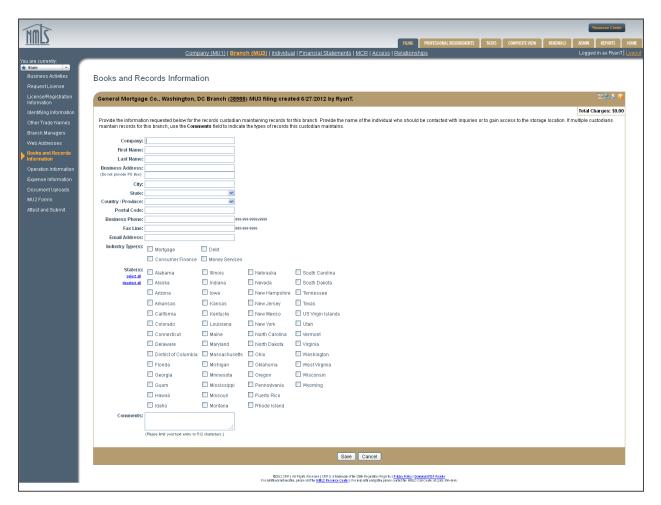
A branch license can be surrendered without a Branch Manager associated with the Branch. If a Branch Manager has, in anticipation of branch closure for instance, severed their relationship with the licensee, the licensee may surrender all licenses associated to that branch manager. Any license the licensee wishes to retain must have a branch manager associated before the Branch (MU3) Form can be submitted to surrender a license or make any other updates. When a branch surrenders their last license the Branch Manager is automatically disassociated from the Branch.

#### WEB ADDRESSES\*

NMC	Resource Center
	FLING PROFESSIONAL REQUIREMENTS LISKS COMPOSITE VIEW RENEWALS ADMIN REPORTS HO
	Company (MU1)   Branch (MU3)   Indvidual   Financial Statements   MCR   Access   Relationships Logged in as RyanT   La
You are currently:	
Business Activities	Web Addresses
Request License	New Addresses
License/Registration Information	General Mortgage Co., Washington, DC Branch (38988) MU3 filing created 6/27/2012 by RyanT. 🕮 🔅 🕡
Identifying Information	Total Charges: \$0.00
Other Trade Names	Website Address:
Branch Managers	Is your company Orss O No accenting applications and
• Web Addresses	transacting business
Books and Records Information	through this website?
Operation Information	Save Cancel
Expense Information	
Document Uploads	
MU2 Forms	
Attest and Submit	GUIC (24) (14) Pipit Reserved 1294 a statustation Cate Pipitany Pipitany Pipitany ( <u>1400) (1400) (1400) (1400) (1400)</u> For antificial informatia y place on the <u>MUIC Provide Contex</u> (For taip with subgrade place context the MUIC California (Cate) 306-444.

A web address is optional in NMLS. If a web address is provided, applicants must indicate if the company is accepting applications or transacting business through the website. Applicants or licensees should include any corporate websites, including any and all websites through which they solicit customers.

## **BOOKS AND RECORDS INFORMATION**



#### Company, First Name, Last Name, Business Address

Applicants and licensees must list the company name and address of the location where books and records are stored. Licensee must also list the name of the individual at this location that should be contacted with inquiries about or to gain access to the storage location. A company can repeat the *Main Address* here. This is likely to be the case if the company is small or a sole proprietorship.

Multiple contacts for record retention is allowed. If multiple contacts are provided, applicant or licensee must specify contact by state.

Applicants and licensees can use the comments field to specify the types of records being retained at that location.

## **OPERATION INFORMATION**

MALS		Resource Center
		ADMIN REPORTS HOME
You are currently:	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships	Logged in as RyanT   Logout
★ State ▼		
Business Activities	Operation Information	
Request License		
License/Registration Information	General Mortgage Co., Washington, DC Branch ( <u>38988)</u> MU3 filing created 6/27/2012 by RyanT.	S II & & Ø
Identifying Information		Total Charges: \$0.00
Other Trade Names	Will this branch office and/or individuals at this branch office operate pursuant to a written agreement or contract with the main office?	
Branch Managers	Will this branch office have sole responsibility for decisions relating to individuals participating in financial-related services with respect to employment? 🛛 🖓 es 💍 No	
Web Addresses	The case of the control of the contr	
Books and Records Information	Will this branch office have sole responsibility for decisions relating to individuals participating in financial-related services with respect to compensation? Ores ON	
Operation Information	Other than the entity, does anyone have responsibility for the expenses or have a financial ownership-liability interest in the activities of this branch?	
Expense Information		
Document Uploads	Save	
MU2 Forms		
Attest and Submit		
	Previous Previous	Next
	COCCUPY (14) Trajlar Processed (2013 a Database with Code Processes (2013) ( <u>14) (14) (14) (14) (14) (14) (14) (14) (</u>	

Consult state licensing requirements if a "Yes" answer to any of these questions requires the submission of items outside the system.

## **EXPENSE INFORMATION**

INDIS		Resource Center
<u></u>	FLING PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VIEW Company (MU1)   Branish (MU3)   Individual   Elinancial Statements   MCR   Access   Relationships	RENEWALS ADMIN REPORTS HOME Logged in as RyanT Logou
You are currently.	Expense Information  General Mortgage Co., Washington, DC Branch (38988) MU3 filing created 6:27:2012 by RyanT.  Provide the following contact information about the party responsibile for expenses or having a financial ownership/liability interest in the activities of this branch, indicate whether or not the party maintains a financial Explanation provide the relevant details to the party responsibility or ownership/liability. If no party other than the company is responsible for expenses of this branch, leave this blank.  Full Legal Name:  Cutry: Cutry: Province:  Separately Licensef?  Separately Licensef?	ে ে ৪ ে ৫ Total Charges: 50.00 al sentces-related license. In the
	Save Cancel	
	BER CEPT   11 Fight Provincy   12 Fill A Solution (File Fight Park) (State Fight Park) ( <u>State File)</u> ( <u>State 11 State</u> ) For additional (States) (State 11 State ( <u>States)</u> Centers) (File II) (States) (States) (States) (States) (States)	

If you answered "Yes" to the fourth question on the previous screen [Other than the entity, is anyone responsible for the expenses or have a financial interest in the activities of this branch?], you must provide information about the entity here.

## ADVANCE CHANGE NOTICE (ACN)

NMLS allows state licensees to submit certain changes to their NMLS Record in advance of a desired effective date. This functionality permits state regulators to electronically process future NMLS Record amendments and reduces the forms and filings submitted outside the System.

Companies and branches are able to provide an effective date for the following changes to their NMLS Record:

#### Branch (MU3) Form Advance Change Notice (ACN) Events

- Branch Main Address
- Other Trade Names

Additionally, a category exists within the Document Upload section of the Company and Branch Forms allowing supporting documents with proposed changes to be submitted as part of the ACN filing.

*Note:* All documents uploaded under the Document Type of Advance Change Notice in support of an ACN are considered proposed and should be removed on the effective date of the event. Licensees must upload a final document on the effective date as an applicable Document Type, or mail documentation to the agency for those types not currently accepted within NMLS (e.g. Main Address documentation).

#### Advance Change Notice Refresh

If an un-submitted Branch Form (MU3) filing exists and an Advance Change Notice (ACN) is processed, the system is programed to refresh the un-submitted Branch Form (MU3) filing to incorporate the processed ACN(s).

## DOCUMENT UPLOADS

		Company (MU1)	Branch (MU3)   Inc	<u>dividual   Financial St</u>	atements   MCR   Access   R	telationships
e currently:						
siness Activities	Document Up	sheel				HELF
quest License	Document op	loaus				. Hele
ense/Registration ormation	Schultz Industries	s ( <u>43997</u> ) MU1 filing created 9/1	5/2015 by SchultzD	A.		00
ntifying Information						Total Charges:
er Trade Names	Use this section to ad	dd, amend, or delete documents related	to this filing. You can als	so undo document amend	ments that have not been submitt	ed.
sident/Registered ent	Helpful Tips: Review uploaded in NMLS.	v the state licensing checklist(s) for your	license(s) to determine	document upload require	ments. Refer to the Document De	scriptions and Examples Guide for guidance on documents that can be
b Addresses	Documents related to	this filing are listed below.				
tact Employees	Click Ass to uplo	ad a new document.				
ks and Records	Expand all   College all					
provals and signations	BAML/BSA Policy (	1)				
nk Accounts	Available Actions	File Name	State	Status	Updated Date	Comment
al Status	Delete Amend	Comapnywide AML Policy.pdf	N/A	Existing	9/4/2015 12:14:51 PM	Version 10-01-14
liates/Subsidiaries	Business Plan (1)					
ancial Institutions	Available Actions	File Name	State	Status	Updated Date	Comment
closure Questions			N/A	Existing	9/4/2015 12:37:55 PM	Comment My business plan is the best!
losure			100	Cristing	314/2015 12.37.55 PM	my obsiness plantis are best
ect Owners and		ority/Good Standing Certificate (1)				
	Available Actions	File Name	State	Status	Updated Date	Comment
cutive Officers			California	Existing	9/4/2015 12:39:32 PM	
	Delete Amend	Cert. of Good Standing.pdf	Gamornia			

The Document Uploads section allows users to upload and submit PDF documents to regulators. The <u>Document Upload Descriptions & Examples</u> guide details the types of documents that can be uploaded in connection with a branch record. Only documents that are available for selection can be provided through NMLS; all other documentation required by a state regulator must be submitted outside NMLS. For more information, refer to state licensing requirements checklists.

Only the applicable document for the Document Type selected can be uploaded in NMLS (e.g., when selecting to upload a branch written agreement, only a branch written agreement document related to the branch should be provided).

If you have multiple documents for one Document Type for a specific state, they should be combined into one PDF and uploaded as a single document. When uploading a document with a change, include a cover sheet or make note in the comment box describing what change has occurred.

#### Advance Change Notice Document Type

Documentation submitted in support of an Advance Change Notice is considered proposed. Upon the effective date of the change, documents must be re-submitted under the appropriate Document Type (do not re-submit as Advance Change Notice). If the submission does not fall under an existing Document Type, documents must be submitted directly to the state agency; see the state Amendment Checklist for the appropriate license for details.

#### **Deletion of Uploaded Documentation**

NMLS stores all documents that have been uploaded on the record. If you need to delete or replace a document for any reason, you can do so. However, the system maintains previously uploaded documents in a document type historical section on the composite view page.

**Branch Filing** 

- ACN Related Documents
- Branch Written Agreement
- Designation of Branch Qualified Employee (State required)

#### **HISTORICAL FILINGS**

The Historical Filings section under the Filing tab contains copies of previously submitted Branch filings. Company users with appropriate roles can also view a complete list of branch filings in the "Historical Filings" section under the Composite View tab.

To view the changes between two filings select the checkbox next to two filings and click the Compare button. A new browser window or tab will open with the changes redlined.

Clicking the words "Click to View" under the Sections Changed column displays the Company Branch Form sections that were modified.

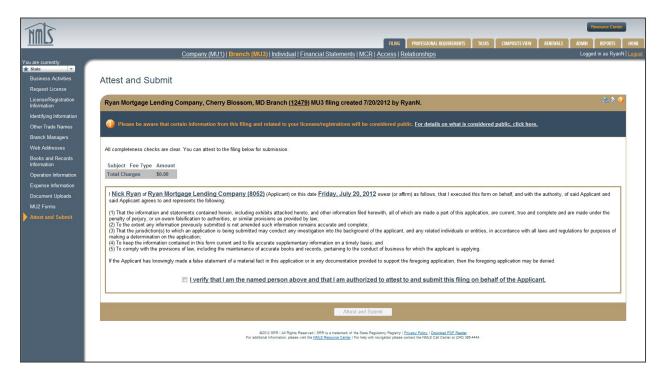
#### MU2 FORM

IMIS	FLING PROFESSMALL REQUIREMENTS TASKS COMPOSITE VEW REN	Resource Center
	Company (MU1)   Branch (MU3)   Individual   Einancial Statements   MCR   Access   Relationships	Logged in as RyanT   Logout
You are currently.      State      Business Activities      Request License	MU2 Forms	\$ & <b>7</b>
License/Registration Information	General Mortgage Co., Washington, DC Branch ( <u>38988)</u> MU3 filing created 6/27/2012 by RyanT.	es es 👽
Identifying Information		Total Charges: \$0.00
Other Trade Names	Below is/are the branch manager(s) that has/have been associated with this branch. Each branch manager must have a complete record (Form MU2) in NMLS and attest to this record before you will be able to submit	the filing for this branch.
Branch Managers	If a branch manager has not been identified, go to the Branch Manager page to identify one.	
Web Addresses	AVAILABLE ACTIONS FUNCTION	
Books and Records Information Operation Information	Complete or amend a branch manager's MU2 form. Send the branch manager's MU2 form to the branch manager for completioniatestation. (The branch manager will need to log into their individual account and complete the form and attest) Result the VU2 form formate additional changes to or resolve completions checks on the record after attestation has been requested or completed.	
Expense Information	Retail the WO2 form to make automotal changes to or resolve completeness checks on the record allel automotal than year requested or completenes.	
Document Uploads	There are no MU2 Forms for this filling.	
MU2 Forms		
Attest and Submit		
		Next
	Pro authorith donaidh a paise an the <u>millior Private Centry</u>   for the with any plane (search or BBUC Call Central CER 305-111).	

The system requires an Individual Form (MU2) be completed for each Branch Manager.

See instructions for completing the Individual Form (MU2).

# ATTEST AND SUBMIT



The **Attest and Submit** button will only appear if the Company Form (MU1) passes all completeness checks, including Individual Form (MU2) attestations.

The Attestation must include the name of a natural person after the "I". The applicant or licensee's name should appear after the "of". Branch attestations must be performed by an actual employee of the company.

When clicking the **Attest and Submit** button, applicants and licensees are making a legal attestation to all states in which they are applying for or maintaining a license through NMLS.

After clicking the **Attest and Submit** button, the applicant or licensee is taken to a onetime payment page to make an electronic payment for the filing. Once the payment information has been successfully submitted the filing becomes viewable by the regulator(s). NMLS only accepts payment by credit card (Visa or Mastercard only) or ACH transfer.

# NMLS INDIVIDUAL LICENSE FORM (MU4)

#### A. General Instructions

**<u>Filing</u>** – The Individual License Form (MU4) is the Individual Mortgage License/Registration & Consent form. Applicants or licensees for an individual license/registration may use this form to apply for a license, amend a license, establish a relationship with a company, terminate a relationship with a company, or Surrender/Cancel a license.

Applicants and licensees should consult the jurisdiction-specific instructions for any requirements that must be met in addition to submitting the Individual Form (MU4).

**Dates** – In the NMLS, there is no distinction between the filing date and the effective date. The filing date is the date the filing submission is made in the system to one or more regulators. The change is made to the licensee's record in the NMLS instantly. Thus the effective date and the filing date are the same.

#### B. Consumer Access\*

The following information will be available and viewable in NMLS Consumer Access:

- NMLS Unique ID
- Name (First, Middle, Last, Suffix)
- Business Phone, Fax
- Indication as to whether the individual is engaged in other business as director, owner, employee, etc.
- Other Names
- Employment History
- License # by Jurisdiction
- License status by Jurisdiction
- Sponsorship for License
- > Branch location associated with the individual
- Public State Regulatory Actions

The NMLS Policy Guidebook <u>IS NOT</u> a substitute for understanding the licensing requirements of each state in which an applicant or licensee wishes to apply for or maintain a license.

It is the responsibility of all users of NMLS to fully understand the information required in each state in which they wish to apply for or maintain a license.

We do not endorse, represent, or warrant the accuracy or reliability of any of the information or content contained in or referenced by this Guidebook. Any reliance upon any information or content included in this Guidebook shall be at the user's sole risk.

## **CREATE INDIVIDUAL RECORD**

NMC				Resource Center
			FILING PROFESSIONAL REQUIREMENTS TASKS COMPOS	ITE VIEW RENEWALS ADMIN REPORTS HOME
		Company (MU1)   Bra	nch (MU3)   Individual   Financial Statements   MCR   Access   Relationships	Logged in as RyanT   Logout
You are currently: * State Individual Filing(s) Historical Filings	Create Indi∨idua	l Record		
				S & 🕗
	submit and/or attest to fil	ings. See the <u>Create an Individual Accou</u>	sh a base record in NMLS for the identified individual. The individual must create an individual Account to obtain a user name and pass <u>nt Quick Quide</u> for instructions on creating an individual Account. nment-issued identification document (e.g. driver's license, passport or Permanent Resident card).	word to access the Individual Record and
	First Name:			
	Middle Name:			
	Last Name:			
	Suffix:			
	Date of Birth:			
	Confirm Date of Birth:			
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			COLO PR JAIR Park Research (PR & a basines offs clob Populor, Popu	

Full legal name (First, Middle, Last), Date of Birth and Social Security Number are required for each Licensee to generate the Unique Identification Number.

Each applicant is responsible for the input of data, creation of a record, or changes to his or her record. Applicants that allow others (including employers) to have access to their records are still responsible for all data changes and any appropriate fines, fees and penalties that may be a result of these changes.

## LICENSE/REGISTRATION INFORMATION

IMIS	PRJING PROFESSIONAL REQUIREMENTS TASAS COMPOSITE VIEW	Remource Conter
	Company (MUT)   Branch (MU3)   Individual   Einancial Statements   MCR   Access   Relationships	Logged in as RyanT   Logout
You are currently: State License/Registration Information Identifying Information	License/Registration Information	Q m & \$ 9
Other Names	john a smith jr ( <u>39903</u> ) MU4 filing created 6:27/2012 by RyanT.	
Residential History Employment History Other Business Disclosure Questions Disclosure Explanations Criminal Background Check Credit Report Request Attest and Submit	To begin, follow the instructions below and refer to the <u>State Specific CheckStat</u> for licensing requirements.  Click <u>Add</u> to request a new licenselegistration or transition an existing license. Enter the identifying information section to proceed with tilling or enter the appropriate section on the left navigation panel to update and complete the filing. State and <u>State Decemporation</u> to add the left navie to add the left navigation panel to update and complete the filing. Unsubmitted License Registration Requests The list below reflects license, transition, surmeder and/or withdrawal requests that will be submitted with this filing. Click Cancel Action to remove the request from the filing. No Record Found. Submitted License Registration Requests Below is all for licenseits/Registration Below is all be submitted to your regulator along with the status. Select the appropriate button to surrender, withdraw, or cancel a licenseitration.	Total Charges: \$0.00
	Add	Next

The License Wizard identifies the license/registration types available in each individual jurisdiction. Applicants and Licensees should familiarize themselves with the jurisdiction's specific instructions and checklist before completing any MU Forms in NMLS.

These instructions and checklists can be found here: State Licensing Resource Page

## **IDENTIFYING INFORMATION**

						Resource Cento
MLS				FILING PROFESSIONAL REQUIREMENTS	TASKS COMPOSITE VIEW	RENEWALS ADMIN REPORTS
	Company (MI	J1)   Branch (MU3)   Individual   Eir	nancial Statements   MCR   Acces			Logged in as Ryan
e currently: te						
ense/Registration	Identifying Information					
itifying rmation						0.004.3
rmation er Names	john a smith jr ( <u>39003</u> ) MU4 filing created 6/2	.7/2012 by RyanT.				O 10 % & (
r Names Idential History	Provide the information requested below. The Governme	ent locued Identification and/or Passnort	Information is not required in all insta	res. Review the state licensing requires	nents to determine if this inform	Total Charges: \$0.0
loyment History	klentifying Information:	sin issued identification and/or 1 assport	nionitatori is not required in an insta	ses. Renew the <u>state neerona reastern</u>	Terras to determine in and interna	aller to required by your regulator.
Business		john a smith jr				
osure Questions		O Female O Male				
Isure	State of Birth:	×				
ations al Background	Country / Province of Birth:	×				
ai Background		O Yes O No				
Report est	State of Government Issued Identification: Government Issued Identification Number:	~	(letters, numbers, spaces and dashes only)			
and Submit	Government issued mentilication multiper.		(enters, numbers, spaces and darnes only)			
	Passport Issuing Country:	~				
	Passport Number:		(Jetters, numbers, spaces and dashes only)			
	Contact Information:					
	Business Phone:		999-999-9999			
	Extension:		×99999			
	Home Phone:		909-999-9999×99999			
	Cell Phone:		999-999-9999499999			
	Fax Line: Email Address:		999-999-9999			
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			]			
	City:		]			
	State:	V				
	Country / Province:	~				
	Postal Code: Has your legal name changed?					
	If yes, check here:					
	First Name:		]			
	Full Middle Name:		]			
	Last Name:		]			
	Suffix:		]			
	Any other business activities? Are you currently engaged in any other business as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise?	⊖Yes ⊖No				
			Save			
	Previous		Reserved   OP.R. Is a trademark of the Otab. Reg labory Reg No 11 to <u>MILIC Resource Center</u>   For I+b with available pi			Next

#### Individual's Identifying Information

- Full Name should be the individual's legal name as found on their birth certificate, including a middle name even if not used, unless modified by a legal proceeding.
- State of Birth and Country/Province of Birth for the individual must be identified.
- Individuals must identify if they are a US Citizen.
- The Government Issued ID and Passport information is not required for all individuals. Please review the state licensing requirements to see if you must submit this information. Examples of a government issued ID are a driver's license, passport, and/or other identification documents provided by a state or federal government.

#### Business phone, home phone, cell phone, fax and email

The business phone and email address are required; home phone, cell phone number, and fax number are optional.

#### Mailing Address

The individual's home mailing address is required.

#### Do you want to amend your legal name?

If the individual's name is changing due to marriage, divorce, or legal name change, the full name must be listed. Check jurisdiction specific documents to determine if you must submit documents outside the system for a legal name change.

# Are you currently engaged in any other business as a proprietor, partner, officer, director, employee, trustee, agent or otherwise?\*

If an individual is involved in more than one business, it should be indicated here. If individual selects "Yes" completion of the **Other Business** screen will be required.

## **OTHER NAMES\***

IMIS	FILING PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VIEW REDENALS	Resource Center	10 ME
	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships	Logged in as RyanT   L	tuopo
You are currently. State  License/Registration  Information  Identifying Information	Other Names		
• Other Names	john a smith jr ( <u>39003)</u> MU4 filing created 6/27/2012 by RyanT.	66 🗞 😓 🤣	
Residential History Employment History Other Business Disclosure Questions Disclosure Explanations	Enteryour other name below and click Save. First Name: Middle Name: Last Name: Suffric	Total Charges: \$0.00	
Criminal Background Check Credit Report	Save Cancel		
Request			
Attest and Submit	COLC OT PLAN PLAN FOR AN AND AND AND AND AND AND AND AND AND		

Individuals are required to provide any names other than their legal name used since the age of 18. Examples include nicknames, aliases, initials, names used on business cards or advertisements, and names used before or after marriage. Make sure that all names used in business practices are included such as the name used when signing loan documents.

The information provided in this section is used to enhance the searchable data available on NMLS Consumer Access, as well as to verify information on credit reports, criminal background checks and for general compliance purposes.

## **RESIDENTIAL HISTORY**

IMALS	
	Company (MULI)   Branch (MUCI)   Individual   Einancial Statements   MCR   Access   Relationships Logged in a Ryan   Logged
You are currently: * State Ucense/Registration Information	Residential History
Identifying Information Other Names	john a smith jr ( <u>39003)</u> MU4 filing created 6:27:2012 by RyanT.
Residential History Employment History Chen Business Disclosure Questions Disclosure Questions Disclosure Questions Criminal Background Check Criadit Report Resuest Attest and Submit	Text Chargers 30.00         Entery our residential address in the fields below. You can enter a mailing address on the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, please return to the identifying information screen. If your mailing address has changed, p
	Save Cancel
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Provide full residential history for the past 10 years. No gaps should be present. This information is used by regulators for a number of reasons, including completing background checks.

Applicants or licensees must list all addresses where they have resided during the past 10 years. NMLS requires a minimum 10 year history, but does not require more than that. Thus, an individual could annually amend their residential history to include only the last 10 years and remove any addresses on NMLS more than 10 years ago.

Only the month and year are necessary to be provided in this section.

The address at age 18 can be used for any period of time before that date to reach a 10-year residential history.

## **EMPLOYMENT HISTORY\***

MALS		Resource Center
	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships	Logged in as RyanT   Lonout
You are currently: * State Uicense/Registration Information	Employment Record	
Identifying Information Other Names	john a smith jr ( <u>39003</u> ) MU4 filing created 6/27/2012 by RyanT.	C1 & & 🤣
Residential History Employment History	Provide your employment information below. The "To" field should be left blank if you are entering your current employer.	Total Charges: \$0.00
Other Business Disclosure Questions	Employer (company name):	
Disclosure Explanations Criminal Background	OMMYYYY      Check here if this is your current employer.      To:     Do not enter a To date if this is your current employer.	
Check Credit Report	0M471111	
Request Attest and Submit	(in abbrivations) Address:	
	city:	
	Country /Produce: M	
	Is the employment financial services-related? O Yes O No	
	Save Cancel	
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Provide full employment history for the past 10 years. No gaps should be present. Provide the full legal name of the company, beginning with your current employer. For the purposes of this history, include both 1099 independent contractor assignments as well as W-2 status employment. The actual physical location the licensee works from should be listed in the address field. If you change your work location address for your current employer, update the address to that of the new location on the current employer entry.

The current employment should reflect the company where the individual receives their compensation. Additional information on positions of authority the individual may hold with other companies owned by the parent company of an organization should be disclosed in the Other Business section of the Individual Form (MU4). If the name or address of your current employer changes, update these fields accordingly on the current employer entry. This process is not applicable to name or address changes that are the result of a merger, acquisition or other corporate structure change.

No gaps in employment should be present. Part-time employment should be included where the employment time is needed for the applicant to meet the required years of experience. Indicate "part time" or "PT" in the "position held" field (e.g. PT school teacher).

Time unemployed should be stated as such. For example use "unemployed, homemaker, etc". This is needed to verify required experience as well as to complete background checks in some states. All periods of unemployment must be accounted for.

Time as a student should be stated as such. For example use "student," and list the school address in the address field.

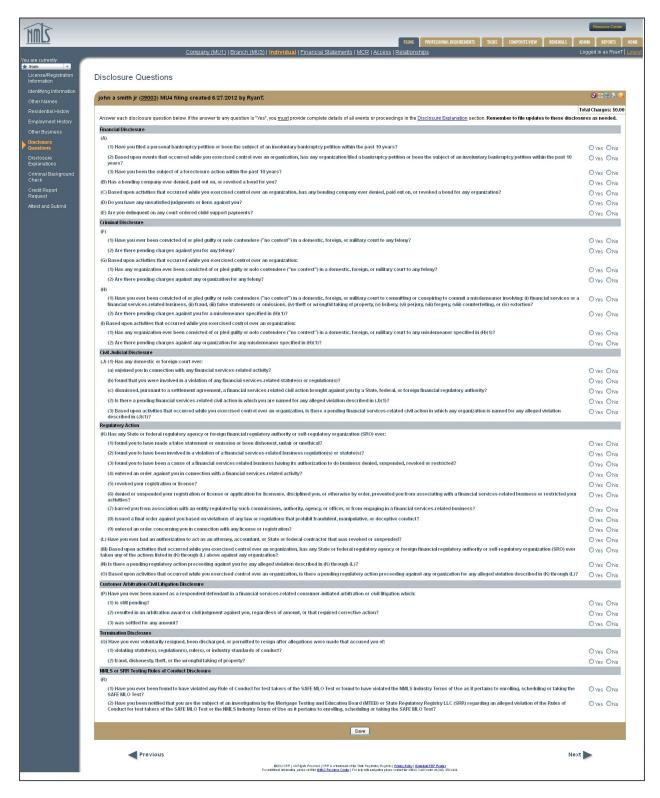
## **OTHER BUSINESS**

INDIS				PROFESSIONAL REQUIREMENTS TAS		Resource Center
<u></u>	Company (MU1)   Branch	1 (MU3)   Individual   Financial Stater	FILING ments   MCR   Access   Relations		KS COMPOSITE VIEW RENI	EWALS ADMIN REPORTS HOME
You are currently:	Other Business					
Identifying Information Other Names	john a smith jr ( <u>39003</u> ) MU4 filing created 6/27/2012 by	RyanT.				DI % & 🤣
Residential History Employment History	Provide the information below for the other business you are engage					Total Charges: \$0.00
Other Business Disclosure Questions	Business Name: Does this business conduct financial services related activities?					
Disclosure Explanations	Address:					
Criminal Background Check	City: State:	×				
Credit Report Request	Country / Province: [ Postal Code: ]	×				
Attest and Submit	Nature of business:					
	Position, Title or Relationship with business:					
	Start Date: Hours per month:					
	Describe your duties:					
			Save Cancel			
COCCERT   AT PLYS Proceed (2014 & a balance of the Depublic Psychia Psychia Psychia Depublic Psychia P						

Additional information on positions of authority an individual may hold with other companies, whether or not it is financial services, must be disclosed in the Other Business section of the Individual (MU4) Form.

If you indicated that they are involved in "Other Business Activities" on the **Identifying Information** screen, you are required to provide information about that business. All fields must be completed.

## **DISCLOSURE QUESTIONS**



Applicants and licensees should refer carefully to the **Glossary - Explanation of Terms** section of the instructions when answering these questions.

All Disclosure Questions must be answered. Any "Yes" response requires an explanation to be provided in the **Disclosure Explanations** section. A single PDF file can be uploaded with any applicable documentation. The regulator will be able to review the explanation and documentation.

Individuals are required to update their Disclosure Questions when circumstances change in accordance with state law or within 30 days, whichever is shorter. This includes answers that are changed from "Yes" to "No". A change in response requires an update to the Disclosure Explanation section.

#### Foreclosure

For purposes of individual disclosure questions, any foreclosure action that has at least been initiated, whether or not the action is considered final, must be disclosed to your state regulators through NMLS.

#### Regulatory and Civil Judicial

Individuals must respond affirmatively to certain disclosure questions if they relate to activities that occurred while that individual exercised control over the organization. Individuals exercising control over companies who in the normal course of business face multiple regulatory or civil actions must respond affirmatively to the appropriate questions. An explanation stating this fact is required and further details related to specific actions may be required, including supporting documentation. Please consult state licensing requirements to verify what information is required to be submitted through NMLS.

#### Difference between K4 and K9

K(4) is asking if an order was issued against the individual that involved a financial service related activity, regardless of whether a license or registration was held or required.

K(9) is asking if an order was entered specifically regarding a license or registration or the requirement to be licensed or registered.

"Order" is a written directive issued pursuant to statutory authority and procedures, including orders of denial, suspension, or revocation; does not include special stipulations, undertakings or agreements relating to payments, limitations on activity or other restrictions unless they are included in an order. Orders include temporary and permanent Cease and Desist Orders.

Not all denials of a license are the result of an order. This may vary state to state.

## **DISCLOSURE EXPLANATIONS**

IMIS				
	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships Logged in as Ryart   Logged			
You are currently:				
License/Registration	Disclosure Explanations			
Identifying Information Other Names	John a smith jr (39003) MU4 filing created 6/27/2012 by RyanT.			
Residential History Employment History Other Business	Total Charges: \$0.00 Provide the requested information regarding the event resulting in a "Yes" response to one or more disclosure questions below. The explanation for a single event can be associated to more than one disclosure question, if applicable. Do not provide an explanation for more than one event in the Explanation field. View the <u>Disclosure Explanation Reference Quide</u> for more information about entering disclosure explanations.			
Disclosure Questions	Event Explanation Detail			
Disclosure Explanations	Brief Description of Explanation: Disposition: Provide Description only if Disposition is "Other":			
Criminal Background Check	Event Explanation Detail (Required):			
Credit Report Request				
Attest and Submit				
	Applicable Questions			
	Check the box(es) next to the appropriate disclosure question(s) below that apply to the explanation you are providing.			
	Explanation Provided Current For Response: Ouestion(s)			
	Customer Arbitration Civil Litigation Disclosure			
	(P) Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil itigation which: Yes (1) is still pending?			
	Supporting File			
	Supporting the You can include a supporting PDF file (not exceeding 8 MB) with this explanation by clicking Browse, selecting the file, and clicking Save. Only one file is allowed per explanation. If you have multiple documents they must be combined in a single file. Only documents related to the event described above should be included in the file.			
	File: Bowse.			
	Save Cancel			
	OCCCPE (APPLIE Research OPP & Statement of the CME Projektory Projekty ( <u>December 2005</u> ) ( <u>December 2005</u> ) Provide and Research, passe of the <u>MERC Process Cases</u> (Provide angung as pass context the RESC Cases of the CMERC Provide and the CME			

State regulators require licensees and applicants to explain events that must be disclosed through a "Yes" response to any of the existing *Disclosure Questions*. In addition, an optional explanation can be provided for a "No" response. A separate explanation should be provided for each event related to a disclosure question. Each explanation allows a single PDF to be uploaded in support of the explanation. It is expected that the PDF contain relevant official documentation related to the explanation (e.g., finding issued by a state regulatory agency, a court order, civil judgment). Also, multiple explanations may be provided if multiple events are related to a single question and clarification and explanation can be provided for a "No" response.

Individuals are required to update their Disclosure Explanations when circumstances change in accordance with state law or within 30 days, whichever is shorter. This includes adding a new explanation for each new event, even if the disclosure response hasn't changed.

Consult the disclosure explanation reference guide for additional information.

Some states may require companies to provide an explanation and/or supporting documentation for previous "yes" responses. Consult state specific licensing requirements for this information.

## **CRIMINAL BACKGROUND CHECK (CBC)**

IMIS	FUIXC PROFESSIONAL REQUIREMENTS TASKS COMPOSITEVEN RENEWALS ADMIN Company (MUU)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships Logge	Resource Center REPORTS HOME d in as RyanT Logoul
You are currently: Cases Cas	John a sinci ji (3900) Mo4 ning cleated 6/27/2012 by Kyari.	
	The FBI requires the following information to be provided:  Eye color:  Fye co	

All new individual (MU4) license applications require the completion of this section. Existing licensees should complete this section to comply with state specific requirements.

NMLS can use existing fingerprints already on file in NMLS that are less than three years old to process a new Criminal Background Check (CBC) request. If fingerprints on file are older than three years, the individual must be newly fingerprinted.

If NMLS does not have existing prints on file or the prints on file are more than three years old, individuals must schedule their fingerprinting appointment through the NMLS fingerprint vendor within 180 days of submitting the Individual (MU4) Form / CBC request. If new fingerprints are not submitted within 180 days, the background check window expires and the individual must authorize and pay for a new CBC.

CBC results are only viewable to the authorized state regulator and are not viewable to the individual or posted on NMLS Consumer Access. Failure to select the state you are authorizing to view the CBC before requesting the CBC will result in having to request an pay for another CBC.

A state may require submission of fingerprints through an alternative process for a state background check.

All international requests for packets shall be sent in a traceable manner (e.g. overnight delivery) to the applicant's international address which may be the applicant's current residential address, (mailing or physical), or the applicant's current employer address. The applicant shall provide a mailing label to facilitate the transmission of the packet.

## DOCUMENT UPLOADS

NMC	Logged in as Loggut (Mitting Resource Center (Mitting Resource Center			
<u>niiils</u>	HOME FILING MILD TESTING & EDUCATION COMPOSITE VIEW RENEWALS			
	Individual   Company Access   Company Relationships   CBC Agency Access   Surety Bonds			
You are currently:				
License/Registration	Document Uploads			
Identifying Information	6 m 1			
Other Names	MU4 filing created 5/12/2016 by			
Residential History				
Employment History	Use this section to add, amend, or delete documents relevant to your license(s). You can also undo document amendments that have not been submitted.			
Other Business	Helpful Tips: Review the state licensing checklist(s) for your relevant license(s) to determine document upload requirements. Refer to the Document Descriptions and Examples			
Disclosure Questions	Guide for guidance on documents that can be uploaded in NMLS and document access restrictions.			
Disclosure Explanations	Click As to upload a new document.			
Criminal Background Check	Rosend at   Collecter al			
Credit Report Request	Credit Report Explanations (1)			
Document Uploads	Available Actions File Name State Status Updated Date Uploaded By Comment			
Attest and Submit	Delea Amend Credit Report Explanations - N/A New 11/8/2017 9:51:03 OBrienL Explanation of lower credit score.			
	⊖ Memorandum of Tax Certification (1)			
	Available Actions         File Name         State         Status         Updated Date         Uploaded By         Comment			
	Deex Amend TA Amend Amend TA Massachusetts New 11/8/2017 9:57:21 OBrienL Tax certification for Ioan origination.			
	Add			
	Add			
	Previous Next			

The Document Uploads section allows individuals to upload and submit PDF documents to regulators. The <u>Document Upload Descriptions & Examples</u> guide details the types of documents that can be uploaded in connection with an individual record. Only documents that are available for selection can be provided through NMLS; all other documentation required by a state regulator must be submitted outside NMLS. For more information, refer to state licensing requirements checklists.

Only the applicable document for the Document Type selected can be uploaded in NMLS (e.g., when selecting to upload a business plan, only a business plan document related to the company should be provided).

#### **Historical Filings**

The Historical Filings section contains a copy of the Individual (MU4) Form submitted by the individual. A complete listing of all Individual (MU2 and MU4) filings can by accessed in the View Historical Filings section under the Composite View tab.

The individual filing with the most recent *System Processed* date represents an individual's current information.

Users may view a single historical filing or multiple filings in a "compare" redline mode.

#### **Deletion of Uploaded Documentation**

NMLS stores all documents that have been uploaded on the record. If you need to delete or replace a document for any reason, you can do so. However, the system maintains previously uploaded documents in a document type historical section on the composite view page.

The document types that can be uploaded in connection with an individual filing are determined by each state agency. Not all licenses may require or permit all the documents listed below to be uploaded.

MU4 Individual Filing (Ability to Upload Determined by Agency)

- Credit Report Explanations
- Legal Name / Status Documentation
- Memorandum of Tax Certification
- Verification of Experience

## **CREDIT REPORT**

NMIC	Resure Central		
<u>11111L2</u>	Films Professional Equipements tasks composite view belevals and the professional Equipements tasks		
You are currently:	Company (MU1)   Branch (MU3)   Individual   Einancial Statements   MCR   Access   Relationships Logged in as RyanT   Lanc		
★ State License/Registration Information	Credit Report Request		
Identifying Information	john a smith jr (39003) MU4 filing created 6/27/2012 by RyanT. 🛇 🕮 🖏 🖉		
Other Names	joint a simiti ji <u>reases</u> ) noe ning orace dati zarz di joint. Total Charges: \$0.00		
Residential History	Select the checkbox below to request a credit report. If a credit report was generated less than 30 days ago, you may choose to use the recent credit report.		
Employment History Other Business	By requesting a credit report in connection with this filing you agree and instruct us to provide access to the credit report to each state regulator you:		
Disclosure Questions	I. Have a pending or active license/registration with II. Are requesting a license/registration multi this filing		
Disclosure Explanations	In addition, if you are an MU2 individual, you agree and instruct us to provide access to the credit report to each state regulator that any company associated with you through NMLS: i. Has a pending or active licenselvegistration with		
Criminal Background Check	ii. Is requesting a licenseiregistration from in connection with this filing		
Credit Report	Request a new credit report.		
Request	IMPORTANT NOTICE: If you have a security freeze on your TransUnion credit report, it must be lifted prior to submitting a filing with a credit report request. No returds will be offered if you attempt to submit a credit report with a freeze.		
Attest and Submit	trformation renarding temporarity Witing the security treeze can be found on the NMLS Resource Center.		
	Save		
	Previous Next		
	DBCCPP    AFPgH formed (DFR a basissed of the CBR / posterior (DFR / poste		

All new applicants for a mortgage loan originator license are required to request a credit report through NMLS. The first time an individual requests a credit report through NMLS, they must complete an Identity Verification (IDV) process.

Upon submission of the new application, NMLS processes and delivers results of the credit report to all relevant state agencies. These state agencies individually evaluate the credit report to determine financial responsibility as required under the SAFE Act. Each state agency has agency-specific evaluating criteria.

If necessary, regulators communicate with licensees by either placing a license item on the record in NMLS or in some other fashion outside NMLS. State regulators are prohibited from disclosing any information from the credit report with any entity other than the individual named on the credit report.

A credit report is not typically required in connection with filing an amended Individual (MU4) Form, unless a request for a new credit report is made by a regulator.

Foreign nationals or individuals who do not reside in the United States should refer to the State Agency checklist for instructions on how to meet this requirement.

## ATTEST AND SUBMIT

MALS	
	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships Logged in as Ryan74   Logged
You are currently:	Attest and Submit
	Tobey Tabor (14909) MU4 filing created 6/20/2012 by Ryan T4.
	<ul> <li>Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. <u>For details on what is considered public, click here</u>.</li> <li>SAFE Pre-Licensure Education requirements have not been met. <u>For information regarding pre-licensure education requirements, click here</u>.</li> <li>One or more SAFE required test components have not been successfully completed. <u>For information regarding testing requirements</u>. Including the MLO Testing Handbook, click here.</li> </ul>
	All completeness checks are clear. You can attest to the filing below for submission.
	Subject Fee Type Amount Total Charges \$0.00
	I <u>Ta Ryan of Rainy Days Mortgage (14799)</u> on this date <u>Friday, July 20, 2012</u> swear (or affirm) as follows; that I am submitting this form on behalt, and with the authority, of <u>Tobey Tabor (14909)</u> (Applicant) and that on behalt, and with the authority of, <u>Rainy Days Mortgage (14799)</u> (Company). I agree to and regressent the following: A To the best of the Company's knowledge: (1) The information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true, accurate and complete and are made under the parally of peringy, or unsworn bialication to authorities, or similar provisions as provided by law; (2) To the extert any information prevously submitted is not amended herely, such information remains accurate and complete, and (3) That the jurisdicino(1) to which an application is being submitted in more frame provisions is approved.
	B. While an active relationship exists between the Company and the Applicant, the Company will:     (1) Ensure the Applicant is keeping the information contained in this form current and filing accurate supplementary information on a timely basis; and     (2) Ensure that the Applicant complex with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which the Applicant is applying.
	C. When the association between the Company and the Applicant ends, the Company will make the appropriate filings to terminate the company relationship on a timely basis. If an Applicant has made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.
	Lverify that I am the named person above and that I am authorized to submit this filling on behalf of the Applicant and attest to the filling and make the above representations on behalf of the Company.
	Submit Filing
	00010 SRR (Al Rights Reserved (SRR is a trademark of the Base Regulatory Registry / <u>Revisite Folder</u> ) ( <u>Bounded FDF Reserv</u> For address information, passe visit the <u>MMLS Reserved Center</u> (For Help with navigation passes context the MMLS Call Center at (240) 106-4444.

The "Submit Filing" button will only appear if the Individual Form (MU4) passes all completeness checks.

The Attestation must include the name of a natural person after the "I." The applicant or licensee's name should appear after the "of."

When clicking the "Submit Filing" button, applicants and licensees are making a legal attestation to all states in which they are applying for or maintaining a license through NMLS.

It is important for an individual to consult with the company to determine who is responsible for the submission and payment of the Individual Form (MU4). If an initial form has already been submitted, this section can also be used to complete an amendment to update the form.

Each time an individual (or his or her employing company) submits a completed filing, it will be stored in the individual's record indefinitely. Note that some of the information provided in the filing, as well as certain license/registration details, is viewable to the public through the NMLS Consumer Access website.

If the applicant completed his or her own filing, after clicking the "Submit Filing" button, the applicant or licensee is taken to a one-time payment page to make an electronic payment for the filing. Once the payment information has been successfully submitted

the filing becomes viewable by the regulator(s). NMLS only accepts payment by credit card (Visa or Mastercard only) or ACH transfer.

# **COMPANY – MANAGING INDIVIDUAL RECORDS**

## COMPANY ACCESS

NMC	Construction of the second
	FLINC PROFESSIONAL BEQUIEMENTS TASKS COMPOSITE VEW RENEWALS ADMIN REPORTS HOME
	Company (MU1)   Branch (MU3)   Individual   Einancial Statements   MCR   Access   Relationships Logged in 98 Ryant   Logged
You are state our entity:	Company Access Below please find a list of individual records your company has access to for the date range indicated. You can change the date range to a period not exceeding one year or filter by the individual's Last Name or NMLS ID. Access, which allows you to submit flings on behalf of the individual, create test enrollments for the individual and/or view their record within NMLS, is obtained when your company creates the individual's record in NMLS or the individual corpressivg rants your company access to their record.
	NMLS ID Individual Name Year of Birth SSN Active Relationship? Date Access Granted
	39003 smith, John air 1960 xoexxx9876 No 8027/2012 2:2115 PM
	GOIC STR   All Pipet Parented   STR is branched with the Payerbook

If an individual already exists in the system and this individual wishes to have a license sponsored by their employer, the individual must provide company access to their record before a company can view the individual's record and establish a relationship with the individual. Through this process, individuals always stay in control of their record in NMLS.

If an individual no longer wishes for a company to have access to their record, they must remove company access. Removing company access to an individual's record is separate from ending a relationship with a company. An individual must do both if they wish to prevent a company from viewing their record.

The system prohibits Company Access from being removed by an individual if an active Relationship or Sponsorship with the company exists.

## **COMPANY RELATIONSHIPS**

MALS	
	Company.(MU1)   Branch.(MU3)   Individual   Einancial Statements   Call Reports   Access   Relationships
You are currently: State Company Relationships Sponsorship Cart	Tobey Tabor (14909)
	Select the worker classification below. If the individual is a W2 Employee that also has a Non-W2 Employee role (e.g. Appointed Officer), select W2 Employee. W2 Employee (Independent Contractors, Appointed Officers or Directors, Owners, etc.) Relationship Begin Date: MM/DD/YYYY -W2 Employees: Date of employment - Independent Contractors: Contract Start date - Appointed Officers Date of appointment - Independent Contractors: Contract Start date - Appointed Officers Date of appointment - Owners: Date ownership Interest was acquired Select each registered location at which the individual works or to which the individual reports. If the appropriate location is not listed on this screen, an MU3 for that location has not been filed. Select the Filing tab above and submit an MU3 for the desired location by the relationship. Location If Location Type Address
	373063 Main Office 5 West Avenue Peters Oak, HI 9607310
	606973 Branch 635 Woodward Avenue     Detroit, MI 48226
	Save Cancel
	02119 SBR) (Al Roytin Reserved) SBR is a trademast of the State Reporting Registry ( <u>Roytin 1 States 1 States</u> ) For additional Information, passes with the <u>MSLS_Respond_Center</u> (For help with nanophilo passes contact the MALS_CAL Center 4053-MALS-123) 055-665-7123)

#### Establish a Relationship

A Company Relationship in NMLS should be viewed as a professional association, including both employees (IRS form W-2) and contractors (IRS form 1099).

A company can only establish a Company Relationship with an individual who has provided Company Access. A company MUST establish a relationship with an individual mortgage loan originator in order to submit a filing on their behalf.

When establishing a Company Relationship, companies are required to identify the Relationship Date, licensed/registered location associated with the individual, and the Worker Classification (W2 employee or Non-W2 employee). A company has the ability to correct the Relationship Date and update the Worker Classification without having to first terminate the relationship. The corrected Relationship Date must be on or before the initial Relationship Date. An effective date will be required when updating the Worker Classification.

#### Add a Registered Location

During the creation of a company relationship, a Company User associates an individual with one or more physical locations. The Add Registered Location functionality is used to add an additional physical location for an individual.

The Add Registered Location button is found within the Company Relationship section of a company account under the Filing tab, and allows the company user to identify additional location(s) where an individual works. If the appropriate location is not available for selection, a Company User should submit a Branch Form (MU3) to establish the location prior to performing this action. The Start Date should reflect the date the individual started working at the selected location(s). The Add Registered Location button can only be accessed after a company relationship is established.

If an individual is changing locations, add the new location before removing the old location.

#### Terminate a Relationship

Either a company or the mortgage loan originator individual can terminate a relationship.

## **SPONSORING A LICENSE\***

mmls	FLUX PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VEW REDEWALS	Resource Center
	Company (MUL)   Branch (MUS)   Individual   Einancial Statements   MCR   Access   Relationships	Logged in as RyanT   Logout
You are currently.  State  Company  Relationships	Add Sponsorship	
Sponsorship Cart	Tobey Tabor (14909)	ې چ چ
	Select one or more license(s) to sponsor below and click Add to Cart. The cart functionality allows you to request sponsorship of multiple individuals and their license(s) and submit one payment. License Name License Status North Carolina Exclusive Mortgage Broker License Approved	
	Add to Cart Cancel	
	800C998 ( MPNpR Former) (29 & sharman offs Ole Applica Projika ( <u>MNR Applica</u> ) ( <u>BNNR APPLE Projika</u> ) For antibust temping pace in the <u>MNR Bronnescust</u> ( For top the anythis picer controls BNR Contextual (SN We-LLL	

Prior to sponsoring a license, a company must first establish a relationship with the individual.

#### Sponsor a License

An approved **Sponsorship** in NMLS denotes that an individual's licensed activities are appropriately supervised by their employer for the individual to be eligible to hold a valid, active, approved MLO license in a state. Where required, sponsorships must be established separately for each license.

Consult applicable state licensing requirements regarding individual sponsorship from multiple companies.

#### Remove Sponsorship

Sponsorships can be initiated only by a company, but may be removed by the company or the MLO. Sponsorships and sponsorship removal must be approved by a regulator. NMLS allows for a mortgage loan originator's licenses to be sponsored by more than one company. A single company can sponsor multiple licenses for an individual. Additionally, a company is only able to sponsor licenses in states where the company is also licensed or registered.

*Note:* removal of a sponsorship may affect the status of an individual's license.

# **TEMPORARY AUTHORITY TO OPERATE**

## Background

The Economic Growth, Regulatory Relief, and Consumer Protection Act, 12 U.S.C. 5101 et seq., (S. 2155) was signed into law on May 24, 2018 and became effective November 24, 2019. This amendment to the 2008 SAFE Act permits eligible MLOs to originate loans while completing state specific requirements such as testing and education. The amendment applies to qualified MLOs who are changing employment from a depository institution to a state-licensed mortgage company, and qualified state-licensed MLOs seeking licensure in another state.

## ELIGIBILITY REQUIREMENTS

To be eligible for Temporary Authority to Operate (TA), an MLO must meet the following eligibility requirements at application:

- An MLO must have been either continuously registered for one year, or continuously licensed for the 30 days preceding application submission;
- The MLO cannot have had a break in service of more than 14 calendar days. A break in service starts at the end of registration/licensure and ends with the request for sponsorship;
- The MLO must be a W-2 employee of a state-licensed company in the application state.

An MLO would not be eligible for TA if they have:

- Had a loan originator license application denied;
- Had a loan originator license revoked or suspended in any jurisdiction;
- Been subject to or served with a cease and desist order; or
- Been convicted of a misdemeanor or felony that would preclude licensure in the application state.

## LENGTH OF TA PERIOD

TA begins when a qualified MLO, who meets all TA eligibility requirements, submits an MLO application (application requirements are listed below).

TA ends when any of the following triggering events occur:

- A state denies the application through NMLS or posts an "Intent to Deny" license item to the record in NMLS;
- The application remains incomplete on NMLS after 120 days;
- The state grants the license; or
- The MLO requests to withdraw the application. An approval of the request to withdraw the application by the state regulator is not required to end TA.

TA will also end if an MLO loses their sponsorship. Once TA ends, TA cannot be reinstated.

*Note:* TA will continue beyond 120 days if an applicant has completed all requirements for full licensure, but the state has not made a final disposition.

## TA APPLICATION REQUIREMENTS

An MLO application will enter the TA workflow if the above eligibility requirements are met and the application includes:

- 1. A completed Individual Form (MU4), which contains personal history and experience;
- 2. An explanation and supporting documentation uploads for any "Yes" answer to a disclosure question;
- 3. The receipt of a criminal history record information check from the FBI;
- 4. Authorization to obtain a credit report;
- 5. W2 Employee is selected for the Worker Classification in the applicant's company relationship; and
- 6. A request for sponsorship from the MLO's employer.

A complete application for licensure must also include:

- The submission of any State-specific documents (if applicable). See the <u>state</u> <u>licensing checklist</u> to determine any state-specific requirements for each MLO license
- 2. The passing of the SAFE Act Test
- 3. Completion of pre-licensure education courses

*Note:* An eligible individual can submit an MLO license application without passing the SAFE Act Test or meeting Pre-Licensure education requirements and be deemed to have TA.

## HOW ELIGIBILITY IS DETERMINED IN THE SYSTEM

NMLS is programmed to check the following TA eligibility requirements:

- 1. Continuous registration for one year or continuous licensure for the last 30 days preceding application submission;
- 2. Whether the MLO has had a break in service of more than 14 calendar days;
- 3. Whether the MLO has an item in their CHRI results;
- 4. Whether the MLO has had a loan originator license denied;
- 5. Whether the MLO has had a loan originator license revoked or suspended;
- 6. Whether a regulator has uploaded a Cease and Desist order in NMLS; and
- 7. W-2 employee is selected as the Worker Classification in the MLO's company relationship.

## WORKER CLASSIFICATION

To be eligible for TA, an MLO must be employed by a state-licensed company in the application state. "Employee" has been interpreted to mean a W-2 employee, not a 1099 contractor. This interpretation has been validated by the definition of "employee" in Regulation H. (See 12 CFR 1008.23).

An MLO who is a W-2 employee of a parent company, but is licensed and sponsored by a subsidiary, would not be eligible for TA. The MLO must be a W-2 employee of the company that holds the license and has sponsored them.

To denote in the system that an applicant is a W-2 employee, the company must complete the Worker Classification field in the Company Relationship screen.

*Note:* See "Establish a Relationship" in the Company Relationship section.

#### SPONSORSHIP

In order for an MLO to receive TA, the MLO's company must have requested sponsorship. If all other eligibility requirements are met, TA would begin at the request of sponsorship; approval of the sponsorship by the state regulator is not required.

## **CRIMINAL HISTORY RECORD INFORMATION (CHRI)**

There is a 2-Day/9-Day CHRI review process for applications in the TA workflow.

If a state receives an application with CHRI, they have two business days to perform the initial review of the CHRI. If CHRI is cleared, the MLO will remain eligible for TA, pending all other eligibility requirements. If a Background Check license item is set, the review period will be extended to nine business days. At the time the Background Check license item is set, the state regulator will request additional information from the applicant. During this review period, the applicant needs to provide the requested information by the date requested by the regulator so that the state can review the supplied information within the nine business days.

If a state fails to place a Background Check license item on an application with CHRI within two business days, the system will update the application status to an active Temporary Authority status.

If a state places a Background Check license item on an application with CHRI and then removes it, the system will update the application status to an active Temporary Authority status.

If a state places a Background Check license item on an application with CHRI and the MLO does not respond, the state would need to take action, by either issuing an Intent to Deny license item or denying the application. An intent to deny would end TA in the application state; a denial would end TA in all states.

*Note:* If an MLO is aware that they have criminal history, they should be prepared to submit their explanatory documentation at application submission to the regulator in the method that they require.

If a state places a Background Check license item on an application with CHRI and the MLO does not respond and the state does not take action, at the end of nine business days the system will automatically update the application status to an active Temporary Authority status.

If sufficient documentation is received from the MLO, the Background Check license item can be removed by the state regulator immediately.

### INTENT TO DENY

The intent of S. 2155 is to permit qualified mortgage loan originators to continue originating loans for up to 120 days while completing testing, education, and/or state-specific requirements, including additional documents. During this time period, applicants are also required to complete any follow-up requests made by the regulator.

If eligible, an applicant will be deemed to have TA while their application moves through a state's normal licensing process. Under S. 2155, placing an Intent to Deny License Item would end TA. An Intent to Deny license item signifies that the regulator has reviewed the license application and has found one or more reasons legally sufficient to deny the license and has issued a notice of intent to deny the license. In certain jurisdictions, an applicant may request a hearing on a notice of intent to deny the license. NOTE: There is no appeal process for the loss of TA.

### TA LICENSING STATUSES

There are four NMLS licensing statuses that will be used in relation to applications in the TA workflow.

Pending Deficient (Temporary Authority Eligible)

- Pending CBC results or a request for sponsorship
- Meets other eligibility requirements

Pending Deficient (Temporary Authority)

- CBC results satisfied and a request for sponsorship has occurred
- Pending Testing and Education requirements
- Pending License Item

Pending Review (Temporary Authority)

- Testing and Education requirements have been met
- Waiting for regulatory review

Pre-Approved (Temporary Authority)

- Pending Testing and Education requirements

*Note:* A license application in a Pre-Approved status will automatically move to Approved once Testing and Education requirements are met. This status is used when Testing and Education requirements have not been completed but a state has reviewed all other requirements and is satisfied. If an MLO fails to complete Testing and Education within the 120-day TA period, the application status will be updated to Pending-Deficient.

#### **CONSUMER ACCESS**

Pending Deficient (Temporary Authority), Pending Review (Temporary Authority), and Pre-Approved (Temporary Authority) will show in Consumer Access with a status of Temporary Authority.

Consumer Access will show the Temporary Authority Begin Date and whether the MLO is Authorized to Conduct Business.

Consumer Access will show that an MLO is "Authorized to Represent" once sponsorship has been requested or accepted.

#### **PROFESSIONAL STANDARDS: EDUCATION**

TA permits MLOs to apply for a license without first completing testing and education requirements. Those MLOs who are eligible for TA may continue originating loans but must complete their testing and education requirements within the 120-day TA period. The following should be considered in order to ensure that MLOs complete their testing and education in a timely manner:

SMART TA: Requirements are complete and the Education Record is Updated within 90 days of Receiving TA.

TA at Risk: Requirements are not complete and the Education Record has not been Updated at day 100 of TA.

PROBABLE GUARANTEED LOSS OF TA: Requirements are not complete and the Education Record has not been Updated at day 110 of TA.

### ENHANCED INDIVIDUAL ROSTER REPORT (COMPANY)

The Individual Roster Report (Company) captures the "Worker Classification" and "Classification Begin Date" fields. The "Worker Classification" will list the MLO as either a "W2 employee" or a "Non-W2 employee." To be eligible for TA, the MLO must be a W- 2 employee of a state-licensed company in the application state.

### **RECOVERY FUNDS AND SURETY BONDS**

The SAFE Act gives the Consumer Financial Protection Bureau authorization to set

minimum net worth or surety bond requirements for MLOs and for recovery funds paid into by MLOs. These amounts are based on the amount of loans originated by an MLO.

S. 2155 adds section 5117(d) to the SAFE Act which states that:

"Any individual who is deemed to have Temporary Authority to act as a loan originator... under this section and who engages in residential mortgage loan origination activities shall be subject to the requirements...to the same extent as if that individual was a State-licensed loan originator licensed by the application State."

MLOs with TA must meet all requirements of the SAFE Act, including those of bonding and recovery funds. Since MLOs with TA are able to originate loans, their total loan amount volume would need to be covered by a bond or recovery fund. Similar language in 5117(d)(1) extends this applicability to employers of MLOs with TA. Note that a sponsoring company's bond satisfies the bonding requirement for their MLOs.

### LOSS OF TA AND EFFECT ON ORIGINATED LOANS

Loans, whether closed or not, are not affected by the intent to deny or denial of an MLO's application. Loans not closed belong to the company and closed loans cannot be undone. The company would need to transfer loans that are still in the origination or negotiation process to a properly licensed MLO, or an MLO with TA employed with the company.

### MORTGAGE CALL REPORT (MCR)

An MCR must be completed by all state-licensed companies and companies employing state licensed MLOs. S. 2155 requires that applicants must be employed by a state-licensed company in the application state. Therefore, as employees of these companies, MLOs with Temporary Authority must be included in the MCR.

### NOTIFICATIONS

Individual applicants and companies will receive notification when one of the following events occur:

TA Granted Notification – Subject: Temporary Authority to Operate Begins.

This occurs when an application status moves from Pending Deficient (Temporary Authority Eligible) to one of the Active TA Statuses below:

- Pending-Deficient (Temporary Authority),
- Pre-Approved (Temporary Authority), or
- Pending-Review (Temporary Authority).

TA Ineligible Notification – Subject: Temporary Authority to Operate

Ended This occurs when an individual license becomes TA ineligible.

'120 days' Approaching Notification – Subject: T&E Deadlines Requirements Approaching

After 90 days, a notification will be sent weekly. The last week, there will be a daily notification.

# **FINANCIAL STATEMENT & NET WORTH FILING**

NMLS enables company account administrators and designated company users to file financial statements (FS) in a single PDF document (8MB file size limit) through the system. Companies are often required to file a financial statement prior to submitting a license application, on an annual basis, or at other designated times during the year. In addition, companies holding licenses with a net worth (NW) requirement can also provide this information through NMLS.

### A. General Instructions

**Filing** – Companies holding one or more license types in one or more states should consult the financial statement and net worth requirements for each license. Companies are expected to meet the most stringent financial statement and net worth requirement for their licenses. Filing the financial statements and meeting the net worth requirement to satisfy the most stringent state requirement will satisfy all FS and NW requirements for states participating in NMLS.

**<u>Terms Used</u>** – For uniformity, terms used in Financial Statement & Net Worth Filing are defined in the glossary.

#### MANAGE FILINGS – FINANCIAL STATEMENTS

NMIS	Resource Center
	Fullis PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VIEW REINKIAS ADMIN REPORTS HOME <u>Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships</u> Looped in as RyanT   Looped
You are currently: Xate Manage Filings Historical Filings	Manage Filings - Financial Statements
	Pending Filings         Below is a list of Financial Statement filings created for your company's record but notyet submitted through NMLS. Click of to complete and submit any Financial Statement filing listed below.         There are no pending filings. Use the button below to create a new filing.         Below is a list of Financial Statement filings created for your company's record but notyet submitted through NMLS. Click of the complete and submit any Financial Statement filing listed below.         Fiscal         Fiscal         Vera       Period Type         2011       Annualdmital         2010       Annualdmital         2010       Annualdmital
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As required by the license type for which you are applying, new applicants will not be able to submit a completed Company Form (MU1) unless the appropriate financial statement has been attached to their record.

Existing licensees will have the ability to file financial statements in NMLS throughout the year. State regulators have set a policy that all licensees required to file an annual financial statement must do so within 90 days of their fiscal year end. The system will allow for quarterly updates, semi-annual, and year-to-date financial statements as required by some states.

## **MANAGE FILINGS – FINANCIAL STATEMENTS**

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	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships Logged in as RyanT   Logged
You are currently: State Manage Filings Historical Filings	Manage Filings - Financial Statements
	Enter the Period Type and Fiscal Year for the financial statement you would like to attach and submit, then click the <b>Create</b> button to begin your filing. The Fiscal Year should be entered as the year reflected in the period and date for the financial statement.  Period Type: Fiscal Year (YYYY):  A separate filing must be created for each financial statement with the accurate Period Type indicator. Generally, only financial statement to company's fiscal year end should be attached under the Annual/Inflal Period Type. However, a company (indicular) as dele proprietor that does not correspond to the company's fiscal year end should be attached under the Annual/Inflal Period Type. Click tear to obtain additional information regarding financial statement requirements specific to jurisdiction and license types.
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A separate filing must be created for each financial statement with the accurate Period Type indicator. Generally, only financial statements dated as of the company's fiscal year end should be attached under the Annual/Initial Period Type. If a NEW APPLICANT does not have sufficient financial data to satisfy the new application financial statement requirement for a state and all states where the company is seeking licensure allow this, the company may attach a financial statement under the Annual/Initial Period Type with a period end date that does not correspond to the company's fiscal year end. Licensed companies required to submit financial statements other than 90 days from fiscal year end must submit these under another period not and not the Annual/Initial Period Type.

If new application requirements state previous fiscal year financial statement(s) are necessary for the application (other than the most current year), only submit the most current annual financial statement under Annual/Initial Period Type. Previous periods should be submitted under another appropriate period type with the corresponding fiscal year.

If your company prepares consolidated financial statements and the states in which you are applying or are currently licensed accept them to satisfy the financial statement requirement, you may submit those through the system. Please note that most states ALSO require consolidated schedules reflecting the financial condition of the licensee itself.

### FINANCIAL INFORMATION

IMALS	_	<u>Company (MU1)</u> [	Prunc PROFESSIONAL BEQUIREMENTS TASIS COMPOSITE VIEW	Resource Center           RENEWALS         ADMIN         REPORTS         HOME           Logged in as RyanT         Logged in Strangent         Logged in Strangent         Logged in Strangent
You are currently: State Financial Information Accountant Information Financial Statement Attachment	Financial In General Morto		Financial Statement filing created 6/27/2012 by RyanT.	ⓒ DD 陽 등 7
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		COLIC OF I	Save	Next

Licensees are required to submit a financial statement and meet the net worth requirement that satisfy the highest, or most stringent, standard among all NMLS states in which they are licensed or are applying for licensure.

If attaching an Annual/Initial financial statement with a Period End Date that does not correlate with your fiscal year end date, please explain the circumstances that prohibit your company from attaching an annual financial statement.

Key Financial Data must correspond to the financial statement filed under the Annual/Initial filing and reflect the assets, liabilities, and owners' equity values *of the licensee*. Whenever net worth values are changed from a prior submission, a financial statement reflecting these new values must be submitted with the net worth changes.

Sole proprietors should have a 12/31 fiscal year end which should be the same Month and Day as the Period End Date if you are submitting an Annual/Initial financial statement.

If you do not remember your company's fiscal year end, reference the information you entered in the Legal Status page for fiscal year end.

# ACCOUNTANT INFORMATION

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	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships	Logged in as RyanT   Logout
You are currently: State Financial Information Accountant Information	Accountant Information	Q 111 2 4 10
Financial Statement	General Mortgage Co. ( <u>8189)</u> 2011 Annual Initial Financial Statement filing created 6/27/2012 by RyanT.	🔾 na 🗠 🖉 🗘
Attachment Attest and Submit	If your financial statement attachment was prepared, audited, reviewed, or compiled by an accounting firm, you must provide the following information. Accounting Firm Name: Contact Name:	
	Business Address:	
	City:	
	State:	
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	Country:	
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Companies must provide the information listed on this page if the financial statement was prepared by an accounting firm. Filings designated as *audited, unaudited (reviewed), or unaudited (compiled)* are required to complete this section.

# FINANCIAL STATEMENT ATTACHMENT

IMIS	FILING PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VIEW RENEWALS	Resource Center
	Company (MU1)   Branch (MU3)   Individual   Financial Statements   MCR   Access   Relationships	Logged in as RyanT   Logou
You are currently: State Financial Information Accountant Information	Financial Statement Attachment	
Financial Statement	General Mortgage Co. (8159) 2011 Annual Initial Financial Statement filing created 6:27/2012 by RyanT.	60 🛸 🕹 🥥
Attachment Attest and Submit	Click the Browse button to locate the financial statement file on your computer. The financial statement must be in searchable PDF format and may not exceed 8 MB. Once the file has been selected, click the Save button.	
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Companies must attach the financial statement that corresponds to the Period Type, Classification, and Period End Date selected under **MANAGE FILINGS – FINANCIAL STATEMENTS and FINANCIAL INFORMATION.** 

#### <u>This entire attachment must be in ONE. SEARCHABLE PDF file. Licensees may</u> <u>not submit this attachment as a password protected file. If the file is currently</u> <u>password protected. remove the password requirement before attaching it as part</u> <u>of the filing.</u>

If an accountant or other accounting professional has prepared the financial statements, companies must also submit the CPA or accountant cover letter with the financial statements. If signatures are required on the letter, regulators will accept them through this submission process.

If a company must make an amendment or other change to their most recently submitted financial statement submission, they may do so for a particular Fiscal Year and Period Type by selecting the respective Period Type Link in the Processed Filings list on the Manage Filings – Financial Statements page.

Do not submit PERSONAL FINANCIAL STATEMENTS through the system for Individual Form (MU2) and Individual Licensing Form (MU4) licenses if required in your state. Sole proprietors required to file financial statements to satisfy Company Form (MU1) license requirements may submit personal financial statements through NMLS to satisfy these requirements if allowed in your state.

# ATTEST AND SUBMIT

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You are currently: * State Financial Information Accountant Information	Attest and Submit
Financial Statement	General Mortgage Co. (8139) 2011 Annual Initial Financial Statement filing created 6/27/2012 by RyanT.
Attachment  Attest and Submit	All completeness checks are clear. You can attest and submit your filing.
	1. <u>TJB Ryun, of Ceneral Mortgage Co.</u> (Company certify that to the best of my knowledge and belief, the information contained in this submission – including but not limited to the accompanying financial statements and information upload and adda fields – is excurate and complete for the period described in the financial information section. By submitting this filing, I declare that the foregoing is true and correct and I am the named person above and that I am authorized to above and that I am authorized to above and that I am authorized to above and submit this information on behalf of the Company.
	I verify that I am the named person above and that I am authorized to attest to and submit this filing on behalf of the Applicant.
	Butmit Filing
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The "Submit Filing" button will only appear if the Financial Statements Filing passes all completeness checks.

When clicking the "Submit Filing" button, applicants and licensees are making a legal attestation to all states in which they are applying for or maintaining a license through NMLS.

After clicking the "Submit Filing" button, the financial statement filing is submitted to the regulator(s) for review. If you are submitting a financial statement in conjunction with a new company license application, return to the Company Form (MU1) filing to complete this submission.

Certain states may require designated individuals attest to and submit the financial statements. Please consult state licensing requirements to ensure the appropriate individual is performing this function.

# MORTGAGE CALL REPORT (MCR)

The Mortgage Call Report (MCR) must be completed by all state licensed companies and companies employing state licensed mortgage loan originators (MLOs). Companies will complete a single MCR filing each quarter containing one or more Residential Mortgage Loan Activity (RMLA) components. Companies completing the Expanded MCR must also complete the Financial Condition (FC) component each quarter. Companies completing the Standard MCR complete the FC component annually at their fiscal year end.

Filing – The MCR functionality is found under the Filing tab for a company user.

<u>**Terms used</u>** – Terms, definitions, and instructions for the MCR can be found on the NMLS Resource Center <u>Mortgage Call Report page</u>.</u>

Company specific Mortgage Call Reports are not made publicly available.

Companies that are an approved Fannie Mae or Freddie Mac Seller/Servicer or Ginnie Mae Issuer are required to complete the Expanded Mortgage Call Report.

The MCR is due 45 days from the end of each calendar quarter. Companies completing the Standard MCR must submit the Financial Condition (FC) component no later than 90 days from their fiscal year end (FYE).

### MORTGAGE CALL REPORT

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									FILING	PROFESSIONAL REQUIR	EMENTS	TASKS	COMPOSITE VIEW	RENEWALS	ADMIN	REPORTS	HOME
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The Mortgage Call Report is a quarterly report of condition which collects activity and financial activity of a company and their mortgage loan originators (MLOs). Companies holding one or more state licenses or state registrations through NMLS or employing state-licensed MLOs during a calendar quarter are required to complete a Mortgage Call Report (MCR). The MCR contains two components: the Residential Mortgage Loan Activity Report (RMLA) and the Financial Condition (FC). The RMLA component collects application, closed loan, individual MLO, Line of Credit, servicing, and repurchase information by state, in addition to company level information related to lines of credit and nationwide servicing information. The FC component collects financial information at the company level; it does not have to be completed by state.

Fannie Mae, Freddie Mac Sellers/Services and/or Ginnie Mae Issuers must submit an Expanded MCR. All other companies are required to submit the Standard MCR.

## MORTGAGE CALL REPORT COMPONENTS

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You are currently:	
Mortgage Call Reports	Mortgage Call Report Components
MCR Components Completeness Check and Submit	General Mortgage Co. (8189) 2012 Fiscal Q1 Standard MCR filing created 6/26/2012 by RyanT.
and Submit	Image: 1000         Consistent of Efficient AEC component (EC of RMLa)         Choose one of the following icons to perform an action on the corresponding component below:         Construct on action         Image: 1000         We was component (will not impart "Ready to Submit" status)         Image: 1000         Image: 1000 <td< th=""></td<>
	Below please find a list of the FC and RMLA components included in the selected MCR filing.          Financial Condition (FC)         Available Actions       Status       Last Updated Date       Form Version
	Completeness Check and Submit
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Components which the system has determined are required, based on licenses status and obligations, are automatically rendered on this screen. Companies may add additional components to satisfy additional requirements.

The Mortgage Call Report (MCR) Components screen lists all available MCR Components associated with an MCR Filing.

MCR filings contain two components: the Financial Condition (FC) and the Residential Mortgage Loan Activity (RMLA) Report.

#### **Financial Condition**

The FC contains the company's financial data. For Standard filers, the FC is required to be filed annually, no later than 90 days after the fiscal year end. For Expanded filers, the FC is filed quarterly. For information on who qualifies as a Standard or Expanded filer, please see the Mortgage Call Report page on the NMLS Resource Center.

#### Residential Mortgage Loan Activity (RMLA)

The RMLA contains information about the mortgage activities for a company and its Mortgage Loan Originators (MLOs). The RMLA has two components that contain company-level and state-specific information. The company-level RMLA component contains information related to lines of credit and nationwide servicing information, and is completed once within a filing. It is shared with each state where a company is licensed/registered. The state-specific RMLA components, which are completed for

each state where a company is licensed/registered, collects application, closed loan, individual MLO, Line of Credit, servicing, and repurchase information by state. If a company holds licenses in multiple states, it will need to complete a single company-level RMLA and a state-specific RMLA components for each state, even if there was no activity during the reporting period. The RMLA is required to be filed quarterly for both Standard and Expanded filers. Companies have the ability to submit the RMLA for additional states if necessary.

NMLS will determine the required filing type based on the year and period selected as well as the company's GSE-approval status (Fannie Mae or Freddie Mac Seller/Servicer or a Ginnie Mae Issuer).

Companies may add additional RMLA component(s) for any state(s) that NMLS did not automatically create based on the company's licensure/registration status. To add an RMLA component, see "Add State-Specific RMLA Component."

Also, NMLS will not automatically create the required state-specific RMLA component for Oregon. Companies with license/registration in Oregon will need to manually add the state-specific RMLA component.

#### **Explanatory Notes**

The Explanatory Notes section is a text field where a company user can provide additional information to the regulator. This field is optional unless there are outstanding data warning messages as described in the Completeness Checks and Warnings section.

All completeness check errors must be corrected before a component can be marked as "Ready to Submit." The presence of data warning messages does not prevent submission of the filing, but you must provide an explanatory note acknowledging that you accept the warnings prior to marking the component as "Ready to Submit."

State agencies will often ask for an explanatory note to be provided any time a Mortgage Call Report (MCR) component is amended.

Each component must be in a "Ready to Submit" status in order to submit the MCR filing on the Mortgage Call Report Component screen.

#### File Upload

NMLS provides company users with the ability to submit an MCR filing either through manual data entry within NMLS, or through an upload of a properly formatted XML file to NMLS. The upload feature may be used to create an initial MCR filing, change information on a pending MCR filing, or amend information on a previously-submitted MCR filing.

### MONEY SERVICES BUSINESSES (MSB) CALL REPORT

The Money Services Businesses (MSB) Call Report was developed with the goal of enhancing and standardizing the information available to state regulators concerning the activities of their Money Services Businesses licensees (money transmitters, check cashers, prepaid, etc.). Licensees can complete the report directly in NMLS. The report includes national and state specific MSB activity information that is submitted on a quarterly and annual basis. MSB licensees should consult with their state agencies to determine whether completion of the MSB Call Report is a requirement.

**Filing** – The MSB Call Report functionality is found under the Filing tab for a company user.

<u>**Terms used**</u> – Terms, definitions, and instructions for the MSB Call Report can be found on the NMLS Resource Center <u>MSB Call Report page</u>.

Company specific MSB Call Reports are not made publicly available.

Companies that complete foreign transmittal activity must complete Part IV (Destination Country Reporting) on an annual basis as part of the Q4 submission.

All sections of the MSB Call Report are due 45 days from the end of each calendar quarter.

# MSB CALL REPORT

tries	HOME FLING MLD TESTING & EDUCATION TASKS COMPOSITE VIEW RENEWALS ADMIN REPORTS
Company (MU1)   Branch (MU3)   Individual   Financial Statements   Call Report	rts   Access   Relationships
MSB Call Report	ier 🧶
	8
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	MSB Call Report         Clck Create New MSB Call Report to submit a new Money Services Businesses (MSB) Call Report. Viak the Maney Services Businesses Call Report page of Select an action below to manage an existing titing. Pending and processed tilings are available for editing up to two years after the quarter end.         Image: Service Submit a Billing       Image: Services Businesses Call Report Services Businesses (MSB) Call Report. Viak the Maney Services Businesses Call Report page of Select an action below to manage an existing titing. Pending and processed tilings are available for editing up to two years after the quarter end.         Image: Update a CSV or XXL file to anend the Sing       Update a CSV or XXL file to anend the Sing         Image: Delete a pending billing       Image: Core New MSB Call Report         Image: Core New MSB Call Report       Pending Initial SchutzChA       76/2017 93351 AM         Image: Service Service Service Service Service Service Service SchutzChA       76/2017 93351 AM       Y         Image: Service Ser

Companies holding a relevant MSB license during the calendar quarter will be required to file the NMLS MSB Call Report. The report is only required to be submitted for select licenses in adopting states. To view the most recent list of MSB Call Report adopting agencies, please visit the <u>MSB Call Report</u> page on the NMLS Resource Center. The NMLS MSB Call Report may only be submitted through NMLS. Therefore, in order for entities to submit the report, they must have an active record in NMLS.

## MSB CALL REPORT SECTIONS

	y (MU1)   Branch (MI	U3)   Individual   Financ	ial Statements   Call Re	ports   Access   Rel	lationships	
MSB Call Report Se	ections					
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View the section (does n	ot impact "Ready to Subn	nit" status)				
			es not impact "Ready to Subr	mit" status)		
Complete, edit, or check Delete all data from the s						
Undo a pending change						
Submit a Filing Once all sections are marked as	s "Ready to Submit" or "P	rocessed," click Completen	ess Check and Submit to s	ubmit your filing.		
For definitions on data fields inc	luded in the sections belo	ow, refer to the Money Servi	ces Businesses Call Report p	page of the NMLS Reso	urce Center.	
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Sections, which the system has determined as required, based on license status and state requirements, are automatically rendered on this screen. Companies may add additional sections to satisfy additional requirements.

The report is comprised of four sections:

- 1. Section I: Financial Condition Report (At Company Level<sup>1</sup>)
- 2. Section II: Transaction Activity Reporting

<sup>&</sup>lt;sup>1</sup>The financial condition report of the MSB Call Report must be reflective of the licensee and not "rolledup" or consolidated information of the parent company. The financial statements must be consolidated at the <u>licensee</u> level. Financial condition information includes consolidated financial data for the licensee submitting the report inclusive of its subsidiaries.

- a. Company-wide Transactions Detail
- b. State Transactions Detail
- 3. Section III: Permissible Investments Report (At Company Level)
- 4. Section IV: Transactions Destination Country Reporting
  - a. Company-wide Transactions Destination Country Detail
  - b. State Transactions Destination Country Detail

ISB Call Rep	ort Se	ctions				. Hi
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					Completene	ss Check and Submit

# UNIFORM AUTHORIZED AGENT REPORTING (UAAR)

Uniform Authorized Agent Reporting (UAAR) assists regulators with the supervision and monitoring of money services businesses and their authorized agent locations, which may include company owned branch locations. The NMLS UAAR process allows licensed money service businesses to file a single uniform report of their authorized agent (also known as authorized delegates) locations through NMLS to all participating state agencies. Reporting through NMLS replaces these states' reporting requirements. However, applicants are encouraged to review their state regulator's checklist to make sure all reporting requirements are met.

Authorized Agents H	ome	( HE
Use the buttons below to manage a	uthorized agent information relevant to your company. Visit the Authorized Agent page on the NMLS Resource Center for additional information.	
AVAILABLE ACTIONS	FUNCTION	
VIEW AGENT ROSTER	View authorized agents reported by your company. Users without the "Reports" role cannot access this page.	
UPLOAD AGENT FILE	Upload changes, additions, or deletions to reported authorized agent relationships.	
ATTEST TO UPLOADED FILE	Attest to or cancel an uploaded file.	
NO CHANGES TO REPORT	Attest that there are no changes, additions, or deletions to reported authorized agent relationships.	
VIEW PROCESSED FILE LIST	View previously uploaded authorized agent files and results.	

Money services businesses submit periodic reports based on the state's reporting requirements regarding authorized agents by uploading an authorized agent file via a CSV template file for their company. Reporting includes any changes to current authorized agent locations or reporting no changes to current authorized agent locations.

Reasons to upload an authorized agent file:

- New authorized agent locations
- Updates to existing authorized agent locations
- Terminated authorized agent locations

The UAAR functionality is a living database of the licensee's locations, which may include those that are company owned branch locations. When completing updates only the updated agents should be included in the upload file. The UAAR quarterly reporting license item requires that updates or a confirmation of "No Changes to Report" be submitted within 45 days of the license item being placed on the licensee's record. An upload of any state UAAR will clear the license item. States with more frequent reporting requirements are communicated to the licensee on the checklist.

If there are no new additions, terminations, or changes to your company's current authorized agent locations, the No Changes to Report functionality allows the company to legally attest to this effect and meet its reporting requirement(s).

In some cases, a company has no Authorized Agents to report but still has a reporting obligation. For their initial submission the button will read as "No Agents to Report." Once the company has fulfilled their initial reporting obligation, the "No Changes to Report" option is presented.

A company that has no agent locations to report should select the "No Agents to Report" button on the Authorized Agent Home page. For licensees with no agents, a quarterly confirmation that there are no agents must be completed. The company should click "No Change to Report" and attest. State agencies need to know which licensees use Agent locations and those that do not.

Only companies with a prior Company Filing and a MSB license type in a pending, approved, surrendered, or terminated status are permitted to upload an Authorized Agent file.

#### UAAR PHYSICAL ADDRESS VALIDATION

NMLS utilizes an external address validation service (Melissa Data) to validate Physical Addresses against the United States Postal Service's (USPS) database. As part of address validation, minor corrections and standardizations may be performed. In general, if the address a company has on file for an agent is currently recognized by the USPS and the USPS delivers mail to that address, it is accepted by NMLS.

If a Physical Address is considered invalid, an error description is provided in the results file. Licensees are expected to attempt to correct invalid addresses. If after completing due diligence in attempting to correct the address the licensees feels the address is correct, the licensee can submit, via the NMLS call center, the address for regulator review. The state regulator for which the agent is physically located in then reviews the address and either rejects or approves the address as an exception. The licensee, via email, is notified when review is complete and must then upload the agent in NMLS or further work to correct a rejected address.

Only United States and Canadian addresses are validated. If Authorized Agent information in other countries is required, NMLS accepts that information without validating the physical address information.

# NMLS ELECTRONIC SURETY BOND (ESB)

Many state laws or regulations require financial services licensees to obtain a surety bond as a condition of licensure. State regulators or consumers can file claims against a surety bond to cover fines or penalties assessed or to provide restitution to consumers due to the failure of a licensee to comply with licensing or statutory requirements.

In addition, Title V of P.L. 110-289, the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 ("SAFE Act") requires that applicants have met "...either a net worth or surety bond requirement, or paid into a State fund..." in 12 USC §5104(b)(6). As of September 2017, 55 state agencies required a surety bond for one or more of the licenses they manage though NMLS. (The remaining agencies have established a state recovery fund.) State regulations define the specific surety bond requirements (e.g. amount of coverage) that must be satisfied in order to obtain, maintain, and renew a license in the state.

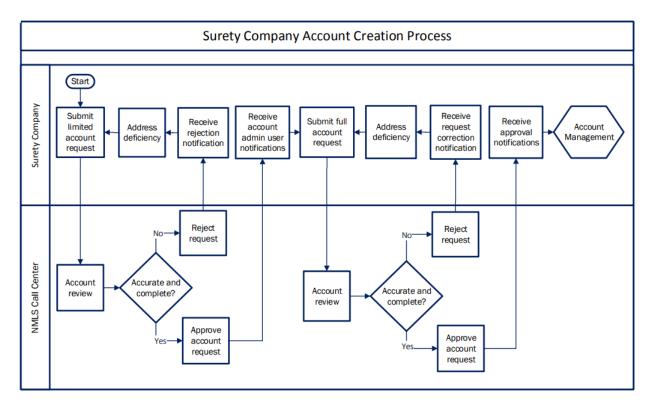
Electronic Surety Bond Tracking in NMLS will allow for the tracking of surety bond requirements and the maintenance of surety bond information validated by authorized Surety Companies and/or Surety Bond Producers.

### RESOURCES

Terms, definitions, and instructions for Electronic Surety Bonds can be found on the NMLS Resource Center Electronic Surety Bond <u>page</u>.

## **BOND CREATION**

The bond form is created by the Regulator. This form is then rendered in NMLS and any NMLS licensee specific information required by the Regulator is then prompted to be provided. The process of providing the bond specific information in NMLS is known as the bond creation process. The bond can be created (using the existing form rendered in NMLS) by either a surety bond producer or a surety company. Once the bond is created, it can then be signed electronically in NMLS and then be sent through the System to the NMLS licensee to be counter-signed electronically. The bond is considered "executed" once both parties have signed.



#### SURETY COMPANY ACCOUNT CREATION PROCESS FLOW

COMPLETING THE SURETY COMPANY LIMITED ACCOUNT REQUEST:

5		Resource Cont
		_
Surety Comp	any Limited Account Request	HELP 📀
	th the form, please read the <u>Completing the Surety Company Limited Account Request Form</u> ion requested below and click <b>Next</b> .	53
	Company Information	
Company	Full Legal Name:	
	lolding Company:	
	NAIC Number:	
IRS Employer Iden	tification Number: 02-02000000	
	Company Headquarters Location	
Street Address: (PO Boxes not allowed)		
Street Address		
City		
State		
Country/Province:		
Postal Code:	00000 or 00000-0000	
	Primary Contact Information	
First Name		
Middle Name		
Last Name		
Suffix (Jr., Sr., etc)		
Title		
Email		
Confirm Email		

- 1. Complete ALL of the fields on the Surety Company Limited Account Request screen and click the Next button.
  - a. NOTE: Be sure you have entered your NAIC number and/or EIN correctly and an email address that is readily accessible. You cannot edit the EIN or NAIC number once your record is created without contacting the NMLS Call Center.
- 2. Review the information provided. If correct click the Finish button. If incorrect click the Previous button and correct any information.

Once the Surety Company Limited Account Request has been submitted it will be reviewed by NMLS. The primary contact identified will receive an email from NMLS\_Notifications@NMLSNotifications.com within 2 - 3 business days. The email will inform the applicant of approval or rejection based on verification of the information provided.

Rejection may occur if:

- Legal Name does not match NAIC data
- EIN already exists in NMLS or does not match NAIC data
- NAIC already exists in NMLS or does not match NAIC data
- Data fields appear to be incomplete or erroneous

If the Surety Company Limited Account Request is approved, the Primary Company Contact identified will receive user name and password information to access NMLS in separate emails.

# COMPLETING THE SURETY COMPANY FULL ENTITY REQUEST:

In order to complete the surety company account request, the Primary Company Contact will need to log in to NMLS and complete the Surety Company Full Entity Request.

- 1. Navigate to the NMLS Resource Center.
- 2. Click the Log in to NMLS button in the upper right corner.
- 3. If prompted, select the State context, and then log in to NMLS.
- 4. Once the account password and security question have been confirmed, the System will direct you to the Surety Company Full Entity Request.
- 5. Each section on the left navigation panel will need to be completed. Once information has been entered in each screen, click the Save button at the bottom of the page.
- 6. To navigate through the form, click the Next button at the bottom of each page to continue to the next section. For additional section specific instructions, see below.
  - a. In the Contact Information section, click the Copy button if the Secondary Contact is the same as Account Administrator #2 to default the name, email, and phone number information. If the Secondary Contact is not the same as the second Account Administrator, provide the appropriate contact information.
  - b. In the Underwriting Companies section, click the New Underwriting Company button to provide information on related surety entities performing writing activities on behalf of the surety company.
    - i. Click Attach File to upload the related underwriting company's formation documents. Refer to the Surety Company Account Request and State Authorization Form for a list of required documentation.
    - ii. Click the Save button to save your attachment and return to the Full Entity Request
    - iii. In the File Attachment section, click the Choose File button to upload the related surety entity's formation documents then click the Attach File button. Refer to the Surety Company Account Request and State Authorization Form for a list of required documentation.
    - iv. In the Submission section, review the attestation and confirm the statement by selecting the check box.
- 7. To submit the Surety Company Full Entity Request, click the Submit Request button.

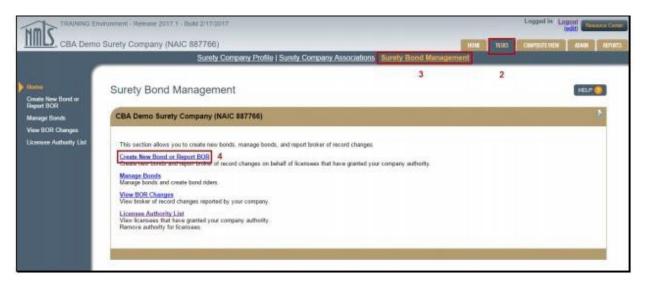
Upon submission of the Surety Company Full Entity Request, NMLS will verify the data submitted against the NAIC database. The Account Administrators will receive an email from NMLS\_Notifications@NMLSNotifications.com within 5 – 7 business days informing the applicant of approval, request correction, or rejection based on verification of the information provided.

### COMPLETING THE SURETY BOND PRODUCER ACCOUNT REQUEST FORM

Surety Bond Producer	Account Request Form	(H
Before continuing with the form, please	ead the Completing the Surety Bond Producer Account Request Form Guide.	
Provide the information requested below		
	Company Information	
Company Full Legal Nar		
NI IRS Employer Identification Num Sole Proprietors using the? Social Security Num should enter it here. See <u>Instructions</u> for data	C 00-000000 or 000-00-0000	
	Company Headquarters Location	
Street Address:		
Street Address:		
City:		
State:	T	
Country/Province:	T	
Postal Code:	995098 or 90998-9999	
	Next	

- 1. Complete ALL of the fields within the Surety Bond Producer Account Request Form including company information, primary and secondary contact information, account administrators, state authorizations, and submitter contact information.
- 2. Once all sections have been completed, the System will allow you to review the data provided.
- 3. Prior to completing the attestation, click the Choose File button to upload related surety bond producer formation documents. Refer to the Surety Bond Producer Account Request and State Authorizations Form for a list of required documentation.
- 4. To submit the Surety Bond Producer Account Request Form, review the attestation and confirm the statement by selecting the check box.
- 5. To submit the form, click the Submit button.

# **CREATE A NEW BOND**



- 1. Log in to NMLS.
- 2. From the Home screen, click the Tasks tab.
- 3. Click Surety Bond Management either in the top menu bar or in the main description panel.
- 4. Click Create New Bond or Report BOR. This will display a list of all licensees who have granted you authority to create bonds on their behalf.

	<ul> <li>Surety Company (NAIC 887766) Surety Company Profile   Surety Company</li> </ul>	Accortations Surah Band Mana	Hang Tracs	COMPOSITE VIEW   NOWIN   1
	Service Company Frome   Surely Company	3		
New Band or	Surety Bond Management	3	2	HELP 🥥
e Bonds IOR Changes	CBA Demo Surety Company (NAIC 887766)			4
ee Authority List	This section allows you to create new bonds, manage bands, and report bolker of Create New Bond or Report BOB 4 Create when bonds and report bolker of record changes on behalf of Scensees that Manage Bonds			
	Manage bonds and create band itdens <u>View BOR Changes</u> View breker of record changes reported by your company.			
	Licensee Authority List View feersees that have granted your company authority. Remove authority for licensees			

- 5. Click the Create Bond button next to the licensee you will be creating a bond for.
- 6. Provide the requested information. Fields will automatically adjust based on requirements of the state and license type selected.
  - a. When creating a bond in NMLS to replace an existing paper bond previously provided to the Regulator , known as a bond conversion, select the Converted radio button and provide the existing information. The

effective date on the bond (if applicable) will be the date the bond is signed in NMLS by the surety entity.

- b. A surety bond producer identified by the surety company during the bond creation process will become eligible to act as broker of record on the bond after the bond has been signed by the licensee.
- c. A "Not Formed in US" option is available at the bottom of the drop down for electronic surety bonds requiring "State of Formation" for the licensee or surety company.
- d. Confirm that the correct license type has been selected.
- 7. Click the Save & Proceed button.

Bonds created must be associated to the licensee's company l	New on Company (1566179)
Bonds created must be associated to the licensee's company permitted. However, if separate bonds must be issued for bran. To save and go to the Create New Bond page, click Save. To save Bond Reporting Type: Converted () Converted () Licensee: Deng's Automation Licensing State: Presse select a state	license in NMLS. Company license bond amount increases to cover branch locations are also nch locations, such bonds must be created and maintained outside of NMLS at this time. e and proceed to the Signature page, click Save & Proceed. New on Company (1566179)
permitted. However, if separate bonds must be issued for bran To save and go to the Create New Bond page, click Save. To save Bond Reporting Type: Converted (1) Licensee: Deng's Automation Licensing State: Presse select a state	nch locations, such bonds must be created and maintained outside of NMLS at this time. e and proceed to the Signature page, click Save & Proceed. New on Company (1566179)
To save and go to the Create New Bond page, click Save. To save Bond Reporting Type: Converted () Licensee: Deng's Automation Licensing State: Press select a state	e and proceed to the Signature page, click Save & Proceed. New an Company (1566179)
Licensee: Dong's Automation Licensing State: Press select a state	on Company (1566179)
Licensing State: Peace select a state	
License Type:	
	<b>T</b>
Surety/Underwriting Company:	
Underwriter: Start typing the first of last name of the underwriter: then select the name from the dropdown list that appears.	M rame.
Bond Number:	
Bond Amount (\$):	

8. Review all information in the rendered bond. At the bottom of the page, check the box to attest, then click the Sign button.

On this date \	Node and a second 47, 2046 Transfer that I am the particular and that
the second	Wednesday, August 17, 2016, I verify that I am the person named above and that t
	you herewith was validly issued and executed. I do solemnly swear or affirm und perjury, or un-sworn falsification to authorities or similar provisions as provided l
	law that I have reviewed the foregoing statements.

Instructions on executing and delivering a surety bond or a surety bond rider can be found at the following link:

https://mortgage.nationwidelicensingsystem.org/licensees/resources/LicenseeResources/Sond%20Execution%20(Company).pdf.

# **PROFESSIONAL REQUIREMENTS**

NMLS currently enables individuals to select and pay for the National and State Components of the SAFE Mortgage Loan Originator Test.

State licensed mortgage loan originators (MLOs) are currently the only individuals who have a requirement to take a test, complete pre-licensure education, or satisfy an annual continuing education requirement.

Education Requirements: Detailed information on pre-licensure and continuing education requirements for MLOs may be found in the <u>NMLS Resource Center</u>. Licensees may review the status of their education requirements by clicking on "Composite View" and clicking the "View Education Information" link on the left of the screen. Annual compliance information (for PE and CE) will be displayed on this page. If the current or previous year is not displayed then you are not yet compliant for pre-licensure education and/or annual continuing education. Licensees can review progress toward completing education requirements by clicking the "compliance type" drop-down menu and then choose a year from the dropdown menu. After doing this the requested course completion record will display. The course completion record lists the hours of education required by topic as required by the SAFE Act, the hours which have been completed, as well as current compliance status. If the required numbers of hours in a subject area have not yet been completed, the category will show as "Non-Compliant."

At the bottom of the course completion record is a listing of every course which has been reported to NMLS as being completed for the year. Information such as the date the course was completed, the date the course completion was reported to NMLS, the number of hours of the course, as well as the course type.

### A. General Instructions

**Filing** – In order to select and pay for the SAFE Mortgage Loan Originator Test, an individual must have a NMLS Unique ID. Applicants and licensees should consult the MLO Testing Handbook on the NMLS Resource Center for detailed instructions.

**<u>Terms Used</u>** - For uniformity, terms used in the Professional Requirements Filing are defined in the MLO Testing Handbook.

# NON-DISCLOSABLE EVENTS AND REGULATORY ACTIONS

If a Regulatory Action is posted in NMLS with the Privacy Level of "All Regulators," and noted<sup>1</sup> as a non-disclosable action, the non-posting state regulator shall not require the action to be disclosed in other parts of the system or included in their exam findings or reports, or otherwise be made available to non-regulators through NMLS.

If a non-posting state regulator feels any Regulatory Action, with the Privacy Level of "All Regulators," should be reported in other parts of NMLS or included in exam findings or reports, they must contact the posting state regulator to discuss further. The non-posting state regulator shall defer and take no action contrary to the posting state regulator when it comes to requiring further disclosure of these events.

<sup>&</sup>lt;sup>1</sup> This could be noted in the *Description of Action* field, *Regulator Notes* field, *External Notes* field, or in the supporting documentation included with the Regulator Action.

# GLOSSARY

#### **EXPLANATION OF TERMS**

**ACCESS** – Indicates a company's ability to view, file, or maintain an Individual Form (MU2) or Individual Licensing Form (MU4) on behalf of an individual. Individuals must provide a company access to their record in order for the company to file or maintain their record, or to create a relationship or sponsorship.

AFFILIATE – An organization that is under common control with the applicant

**AGENCY FEE INVOICE (AFI)** – This functionality permits state agencies to invoice current, pending, and past relevant company, branch and individual licensees for various fees through NMLS. Licensees can pay agency invoices through the current NMLS payment process. When an invoice is created, the System places a license item on the license that is linked to the invoice. State agency users also have the ability to modify the license item to add additional information. The license item is cleared when payment has been processed or the regulator cancels the invoice.

**APPLICANT** – The entity applying or amending information on this form. The only instance in which the *applicant* is an individual is in the case of a sole proprietorship or applying for licensure view the Individual Licensing Form (MU4).

**AUDITED FINANCIAL STATEMENT** – A financial statement that has been audited and represents all components of a financial statement including: balance sheet, cash flow statement, and income statement.

**AUTHORIZED AGENT/DELEGATE** – An entity designated by a licensee to provide money services on behalf of the licensee. This may include company owned branch locations. This relationship is often formalized through an agreement/contract between the licensee and agent.

**CHARGED** – Being accused of a crime in a formal complaint, information, or indictment (or equivalent formal charge).

**CIK NUMBER (CENTRAL INDEX KEY)** – A unique identifier assigned by the SEC to companies who file disclosure documents with the SEC. This number is reported on Company 10K filings as required for publicly traded companies. Some states alternatively refer to this number as the 10K Id number. However, the 10K Id number is a filing identifier for the 10K filing and is not used to uniquely identify a Company.

**CONSOLIDATED FINANCIAL STATEMENT** – Audited financial statements of a group (parent and all its subsidiaries) presented as those of a single entity.

**CONSOLIDATED SCHEDULES** – Audited or unaudited financial statements for a subsidiary as included in the parent company's consolidated financial statement.

**CONTROL** – The power, directly or indirectly, to direct the management or policies of a company, whether through ownership of securities, by contract, or otherwise. Any *person* that (i) is a general partner or executive officer, including Chief Executive Officer, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Credit Officer, Chief Compliance Officer, director, and individuals occupying similar positions or performing similar functions; (ii) directly or indirectly has the right to vote 10% or more of a class of a voting security or has the power to sell or direct the sale of 10% or more of a class of voting securities; (iii) in the case of an LLC, Managing Member; or (iv) in the case of a partnership, has the right to receive upon dissolution, or has contributed, 10% or more of the capital, is presumed to control that company.

**CONTROL AFFILIATE** – A partnership, corporation, trust, LLC, or other organization that directly or indirectly *controls*, or is *controlled* by, the *applicant*.

This includes companies that are "up or down the ownership ladder." In effect, this requires applicants to only disclose for relationships that go up (parent and grandparent) or those that go down (subsidiary) but not for those relationships that go sideways (brother and sister).

An applicant or licensee must disclose for companies that "go up" the ownership "ladder" until reaching the last individual owner, a publicly-traded entity, or a bank or bank holding company regulated by a Federal banking regulator, such as the Federal Reserve, the Office of the Comptroller of the Currency (OCC), the Consumer Financial Protection Bureau (CFPB) the Federal Deposit Insurance Company (FDIC), or the National Credit Union Association (NCUA). No barrier going down the "ladder."

**CONTROL PERSON** – An individual (natural person) named that directly or indirectly exercises *control* over the *applicant*. (see definition of control)

**ENJOINED** – Includes being subject to a mandatory injunction, prohibitory injunction, preliminary injunction, or a temporary restraining order.

**ENTITY** – A company, branch, or an individual with a record in the system.

**FELONY** – For states that do not differentiate between a felony and a misdemeanor, a felony is an offense punishable by a sentence of at least one year imprisonment and/or a fine of at least \$1,000. The term also includes a general court martial. If your state already differentiates, use your state's definition and

label.

An individual on probation would still be required to disclose. Consult state licensing requirements to determine whether or not an individual on probation for a felony is eligible for licensure in your state.

**FINANCIAL SERVICES OR FINANCIAL SERVICES RELATED** – Pertaining to securities, commodities, banking, insurance, consumer lending, money services businesses, consumer debt management or real estate (including, but not limited to; acting as or being associated with a bank or savings association, credit union, Farm Credit System institution, mortgage lender, mortgage broker, real estate salesperson or agent, appraiser, closing agent, title company ,escrow agent, payday lender, money transmitter, check casher, pawnbroker, collection agent, debt management company or title lender).

**FINANCIAL STATEMENT** – The generic reference to a financial statement, either audited or unaudited. The financial statement may contain one or more component: balance sheet, cash-flow statement, statement of income, etc.

**FINANCIAL STATEMENT CLASSIFICATION** – The type of financial statement required by a state in regards to one of the following designations (**shown in highest to lowest ranking stringency as they appear in the system**):

- Audited
- Unaudited (reviewed)
- Unaudited (compiled)
- Unaudited

**FINANCIAL STATEMENT PERIOD END DATE** – The period end date that corresponds to the Financial Statement Filing. This date should correspond to the classification of the financial statement and the Fiscal Year End of the Company.

**FINANCIAL STATEMENT PERIOD TYPE** – Represents the period to which the Financial Statement Filing pertains relative to the Fiscal Year (e.g. annual, quarterly or year-to-date). The Period Type qualifies the Financial Statement Filing in conjunction with the Fiscal Year.

FISCAL YEAR – Any 12-month period a company uses for accounting purposes.

FISCAL YEAR END – The last day of a 12-month accounting period.

**FINANCIAL CONDITION** – The component of an MCR which gathers the filing entity's financial data at a corporate level. The FC may be Expanded (E-FC) or Standard (S-FC).

**FOREIGN FINANCIAL REGULATORY AUTHORITY** – Includes (1) a *financial services* authority of a foreign country; (2) other governmental body empowered by a foreign government to administer or enforce its laws relating to the regulation of

*financial services* or *financial services-related* activities; and (3) a foreign membership organization, a function of which is to regulate the participation of its members in *financial services* activities listed above.

### FOUND -

#### Includes:

- adverse final actions
- consent decrees/orders in which the respondent has neither admitted nor denied the findings

#### Does not include:

- agreements
- late fees
- deficiency letters
- examination reports
- memoranda of understanding
- letters of caution
- admonishments, or
- similar informal resolutions of matters.

"Settlement" often falls under the "included" category like consent decrees and final actions. However, in jurisdictions that use "settlement" to be synonymous with "agreement" such settlements would fall under the "not included" batch with other agreements. One possibility that may be relevant in determining where a "settlement" fits in your jurisdiction is to the determination of whether it is a public record or not. In this analysis, if it is a public record then it should be included and if it is not a public record, it should not be included.

**INVOLVED** – Doing an act or omission or aiding, abetting, counseling, commanding, inducing, conspiring with, or failing to reasonably supervise another in doing an act or omission.

**JURISDICTION** – A state, the District of Columbia, the Commonwealth of Puerto Rico, or any subdivision or regulatory body thereof.

**KEY FINANCIAL DATA** – Numeric values of Assets, Liabilities, and Owners' Equity to be entered into the system by the company in conjunction with submitting a Financial Statement filing that is classified as an Annual/Initial statement.

**NET WORTH (OWNERS' EQUITY)** – The amount by which assets exceed liabilities calculated according to Generally Accepted Accounting Principles (GAAP).

**MISDEMEANOR** – For states that do not differentiate between a felony and a misdemeanor, a misdemeanor is an offense punishable by a sentence of less than

one year imprisonment and/or a fine of less than \$1,000. The term also includes a special court martial. If your state already differentiates, use your state's definition and label. (Also see "felony.")

Company Form (MU1) Disclosure question (B)(1) is limited to "a misdemeanor involving: <u>financial services</u> or a <u>financial services-related business</u> or any fraud, false statements or omissions, theft or any wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses"

For purposes of disclosure questions in NMLS omit irrelevant misdemeanors, including, but not limited to, traffic violations, non-fraud related violations, etc.

**ORDER** – A written directive issued pursuant to statutory authority and procedures, including orders of denial, suspension, or revocation; does not include special stipulations, undertakings or agreements relating to payments, limitations on activity, or other restrictions unless they are included in an order.

Orders include temporary and permanent Cease and Desist Orders.

Orders that must be disclosed are limited in Disclosure Question (C)(4) to orders directed to applicant or control affiliate. See definitions of control affiliate to understand the extent of required disclosures in this regard.

**PERSON** – An individual, partnership, corporation, trust, LLC or other organization.

**PROCEEDING** – Includes a formal administrative or civil action initiated by a governmental agency, self-regulatory organization, or a foreign financial regulatory authority; a felony criminal indictment or information (or equivalent formal charge); or a misdemeanor criminal information (or equivalent formal charge). The term does not include other civil litigation, investigations, or arrests or similar charges affected in the absence of a formal criminal indictment or information (or equivalent formation (or equivalent formation).

**QUALIFYING INDIVIDUAL** – A person that must meet certain requirements and is responsible for the actions of the company. Different terms are used in different states, such as Qualified Person In Charge or Managing Principal. The individual may be the branch manager in some cases if they meet the state's requirements.

**RELATIONSHIP** – A company's indication that the individual being employed by the company or having a contract to work for the company. It represents the relationship between the company and the individual and does not require approval by any regulator.

### RESIDENTIAL MORTGAGE LOAN ACTIVITY REPORT (RMLA) - The

component of an MCR which gathers the filing entity's information at a state level, except for the Lines of Credit information which is collected at a company level. The RMLA may be expanded (E-RMLA) or standard (S-RMLA).

**SELF REGULATORY ORGANIZATION (SRO)** – Non-governmental organization that has the authority or power to create and enforce industry regulations and standards.

**SETTLEMENT SERVICES** – The same as defined in the federal Real Estate Settlement Procedures Act (RESPA) 12 U.S.C Sec. 2601 et seq., Regulation X, 24 C.F.R. Part 3500 et seq including:

- Title searches
- Title examinations
- The provision of title certificates
- Title insurance
- Services rendered by an attorney
- The preparation of documents
- Property surveys
- The rendering of credit reports or appraisals
- Pest and fungus inspections
- Services rendered by a real estate agent or broker
- The origination of a federally related mortgage loan (including, but not limited to, the taking of loan applications, loan processing, and the underwriting and funding of loans)
- The handling of the processing, and closing or settlement.

**SPONSORSHIP** – A company's indication that the individual will conduct business under a specific license/registration for the company. Only a company user may request sponsorship of the individual's license and the company must already have an established relationship with the individual in the system. License sponsorship must be approved by the regulator.

**STATE REGULATORY ACTION (SRA)** – An action that includes public disciplinary and enforcement regulatory actions brought against a Company, Individual and posted by a state regulator in NMLS.

**TEMPORARY AUTHORITY TO OPERATE** – Temporary Authority to act as a loan originator permits: 1) qualified MLOs who are changing employment from a depository institution1 to a state-licensed mortgage company, and 2) qualified state-licensed MLOs seeking licensure in another state, to originate loans while completing any state-specific requirements for licensure such as education or testing.

**UNAUDITED FINANCIAL STATEMENT** – One or more components of a financial statement (balance sheet, cash flow statement, income statement) that has not been audited.

**UNAUDITED (COMPILED) FINANCIAL STATEMENT** – An unaudited financial statement for which the financial data has been assembled by a CPA or equivalent but not reviewed for accuracy.

**UNAUDITED (REVIEWED) FINANCIAL STATEMENT** - An unaudited financial statement for which the financial data has been reviewed for accuracy by a CPA or equivalent.

## LICENSE STATUS DEFINITIONS

The following table may be used as a reference for the license statuses that are used within NMLS. Please note that some statuses may have one or more uses or definition variations so it is important to consult with the jurisdiction that set the license status if you have a specific question.

License Status	Definition	Authorized to conduct business?
Transition Requested	The licensee currently holds a valid license or registration in a jurisdiction and has filed a request to transition that license onto NMLS. This transition is currently pending review by a regulator.	Y
Transition Cancelled	The licensee held a valid license or registration in a jurisdiction which they originally filed a request to transition that license onto NMLS and have subsequently cancelled this request.	N
Transition Rejected	The licensee currently holds a valid license or registration in a jurisdiction and has filed a request to transition that license onto NMLS. The regulator has rejected the transition request. Specific details may be noted in the comments box. (Typically used when a licensee transitions an incorrect license type)	Ν
Pending Incomplete	An applicant has successfully submitted an application through the system. The regulator is awaiting jurisdiction specific documents from the applicant to be submitted outside the system. Specific details may be noted in the comments box	Ν
Pending Review	An applicant has successfully submitted an application through the system and submitted jurisdiction specific documents outside the system. This application is pending review by one or more regulators.	Ν
Pending Deficient	An applicant has successfully submitted an application through the system and submitted jurisdiction specific documents outside the system. In the review of the documents or the application, the regulator has placed an outstanding license item(s) on the application. Specific details may be noted under the tasks tab.	Ν

License Status	Definition	Authorized to conduct business?
Approved	This entity has an Approved, Active license	Y
Approved-Conditional	This entity has been granted an Approved license with Conditions which typically must be satisfied within a specified period of time. Specific details may be noted in the comments box. License items are noted under the tasks tab. This status may also indicate an ongoing limit on authority or provisional license with something that is in the regulator's hands. This can restrict the business that can be conducted by the licensee.	Y
Approved-Deficient	This entity has an Approved License but has License Items Outstanding which typically must be satisfied within a specified period of time. Specific details may be noted in the comments box. License items are noted under the tasks tab.	Y
Pending – Withdrawal Requested	This applicant requested withdrawal of their application.	N
Withdrawn – Application Abandoned	The entity applied for a license, however, has not responded to regulator requests for information within a certain timeframe. The Regulator has Withdrawn the application. Specific details may be noted in the comments box.	N
Withdrawn – Voluntary Without Licensure	The entity applied for a license but has subsequently requested a withdrawal of that application. The regulator has accepted the request. Specific details may be noted in the comments box.	N
Approved-Failed to Renew	This entity has an Approved license but neglected to request renewal. Specific details may be noted in the comments box.	Y

License Status	Definition	Authorized to conduct business?
Approved-Inactive	Status assigned when (i) the last active sponsorship is removed from a mortgage loan originator license; or (ii) when an entity or individual informs a regulator (outside NMLS) that they do not intend to conduct business under the license for a period of time, but will continue to comply with certain licensing requirements in order to retain the license. The status may also apply when a new license applicant is not currently employed as a mortgage loan originator but meets all other license may be displayed as "Approved- lnactive" until sponsorship by a mortgage company is acquired and approved by the regulator. Until sponsored and approved, the individual is prohibited from engaging in the business of a mortgage loan originator.	N
Approved-On Appeal	The entity has an Approved, Active license and is appealing a regulator's decision to suspend or revoke their license. Specific details may be noted in the comments box.	Y
Approved-Surrender/Cancellation Requested	The entity has an Approved, Active license but has submitted a Surrender/Cancellation Request. The regulator has not acted upon the request. Specific details may be noted in the comments box.	Y
Denied	The entity applied for a license in a jurisdiction and the regulator has Denied their license for one or more reasons. Specific details may be noted in the comments box.	N
Denied – On Appeal	Status assigned when regulator has reviewed the license request and determined that sufficient grounds exist to deny the request but applicant has appealed the decision.	N
Revoked	A regulator has Revoked an entity's license and they are no longer authorized to conduct business. Specific details may be noted in the comments box.	N
Revoked-On Appeal	A regulator has Revoked an entity's license and the entity is appealing the decision. The entity is not authorized to conduct business. Specific details may be noted in the comments box.	N

License Status	Definition	Authorized to conduct business?
Suspended	A regulator has Suspended an entity's license. The entity is not authorized to conduct business. Specific details may be noted in the comments box.	Ν
Suspended-On Appeal	A regulator has Suspended an entity's license and the entity is appealing the decision. The entity is not authorized to conduct business. Specific details may be noted in the comments box.	N
Temporary Cease and Desist	A regulator has issued a Temporary Cease and Desist order and is reviewing the entity's record. The entity is not authorized to conduct business. Specific details may be noted in the comments box.	Ν
Terminated-Expired	The entity has failed to renew Specific details	N
Terminated-Failed to Renew	may be noted in the comments box. The entity did not renew their license in the renewal period and the license has been terminated. Specific details may be noted in the comments box.	N
Terminated-Ordered to Surrender	An entity has been ordered to surrender their approved license. The entity is not authorized to conduct business. Specific details may be noted in the comments box.	N
Terminated-Surrendered/Cancelled	The entity has requested a surrender/cancelation of their license and the regulator has granted this surrender/cancelation request. Specific details may possibly be found in the comments box.	N
Pending-Deficient (Temporary Authority Eligible)	An applicant has successfully submitted a Mortgage Loan Originator application through the system, and after system checks has been placed in the Temporary Authority to Operate workflow. The applicant is pending a criminal background check and/or a request for sponsorship.	Ν
Pending-Deficient (Temporary Authority)	An applicant has successfully submitted a Mortgage Loan Originator application through the system, and after system checks has been placed in the Temporary Authority to Operate workflow. Criminal background check is satisfied and a request for sponsorship has occurred. The applicant is pending testing and education and/or a license item.	Y

License Status	Definition	Authorized to conduct business?
Pending Review (Temporary Authority)	An applicant has successfully submitted a Mortgage Loan Originator application through the system, and after system checks has been placed in the Temporary Authority to Operate workflow. Testing and education requirements have been met and the application is waiting for regulatory review and disposition.	Y
Pre-Approved (Temporary Authority)	An applicant has successfully submitted a Mortgage Loan Originator application through the system, and after system checks has been placed in the Temporary Authority to Operate workflow. The applicant has met all requirements and the application is approved but awaiting successful completion of testing and education.	Y

## **Business Activity Definitions**

Mortgage	Definition
First mortgage brokering	Providing the service of bringing borrowers and lenders together and assisting in negotiating a mortgage loan that gives the mortgagee a security right over all other mortgages of the mortgaged property.
Second mortgage brokering	Providing the service of bringing borrowers and lenders together and assist in negotiating a mortgage loan that has subordinate rights to a first mortgage.
First mortgage lending	Acting as a lender or creditor by offering to provide funds to a borrower for a mortgage loan that gives the mortgagee a security right over all other mortgages of the mortgaged property.
Second mortgage lending	Acting as a lender or creditor by offering to provide funds to a borrower for a mortgage loan that has subordinate rights to a first mortgage.
First mortgage servicing	Providing services which include the receipt of payments, customer service, escrow administration, investor accounting, collections or foreclosures for first mortgages the company holds/owns.
Third party first mortgage servicing	Providing services which include the receipt of payments, customer service, escrow administration, investor accounting, collections or foreclosures for first mortgages the company does not hold/own.
Subordinate lien mortgage servicing	Providing services which include the receipt of payments, customer service, escrow administration, investor accounting, collections or foreclosures for subordinate lien mortgages the company holds/owns.
Third party subordinate lien mortgage servicing	Providing services which include the receipt of payments, customer service, escrow administration, investor accounting, collections or foreclosures for subordinate lien mortgage the company does not hold/own.
Master servicing	Directly or indirectly holding the rights to service mortgage loans, but not actually conducting the servicing activities associated with the loans.
Mortgage loan purchasing	Purchasing closed mortgages (that are not currently in default) with the intent to service or resell to others.
Short sale	Making or facilitating a sale of residential property for an amount that is less than the remaining amount due on the loan that the residential property secures.

Mortgage	Definition
Mortgage Foreclosure consulting/foreclosure rescue	Definition         Directly or indirectly making a solicitation, representation or offer to a homeowner to perform, for or with the intent to receive compensation from or on behalf of the homeowner, a service that the solicitation, representation or offer indicates will accomplish one or more of the following:         (a) Prevent, postpone or stop a foreclosure sale.         (b) Obtain forbearance from a beneficiary or mortgagee.         (c) Assist the homeowner in exercising a right of redemption.         (d) Obtain an extension of the period within which the homeowner may reinstate the homeowner's obligation.         (e) Obtain the waiver of an acceleration clause that is:         (A) Contained in a promissory note or contract; and         (B) Secured by or contained in a deed of trust for, or mortgage on, a residence in foreclosure or in default.         (f) Assist the homeowner in obtaining a loan or advance of funds.         (g) Avoid or ameliorate an impairment of the homeowner's credit resulting from a recorded notice of foreclosure or default.
Home equity lending/lines of credit	Acting as a broker or lender for an open-end loan, usually recorded as a second mortgage, that permits borrowers to obtain cash advances on an approved line of credit.
Reverse mortgage brokering	Acting as a broker for a loan offered to seniors that is secured by a lien on residential real estate in which loan proceeds are paid to the homeowner from the home's equity and the homeowner is not required to make loan payments until a specific event occurs (e.g. homeowner ceases to reside in the property).
Reverse mortgage lending	Acting as a lender for a loan offered to seniors that is secured by a lien on residential real estate in which loan proceeds are paid to the homeowner from the home's equity and the homeowner is not required to make loan payments until a specific event occurs (e.g. homeowner ceases to reside in the property).
Reverse mortgage servicing	Acting as a servicer for a loan offered to seniors that is secured by a lien on residential real estate in which loan proceeds are paid to the homeowner from the home's equity and the homeowner is not required to make loan payments until a specific event occurs (e.g. homeowner ceases to reside in the property).
High cost home loans	Acting as a broker or lender on a loan which meets the definition of a high cost home loan under state or federal law.
Credit insurance services	Offering or selling an insurance policy to a borrower that pays off one or more existing debts secured by real property in the event of death, disability or unemployment.
Third party mortgage loan processing	Completing the mortgage loan application and supporting documentation for underwriting for an application your company did not take from the borrower.
Third party mortgage loan underwriting	Underwriting a mortgage loan application and supporting documentation for an application your company did not take from the borrower nor are funding.
Manufactured housing financing	Acting as a broker or lender in financing of a dwelling unit that is constructed off-site before moving to the set location where the property would reside.
Lead generation	Loan solicitation without origination.

Mortgage	Definition
Commercial mortgage brokering or lending	Acting as a broker or lender for commercial property (e.g. office buildings, apartment buildings, shopping centers and
lonaing	residential property over 4 units).
Mortgage loan modifications	Negotiating, attempting to negotiate, arranging, attempting to arrange, or otherwise offering to perform a mortgage loan modification which is defined as a change in one or more of a loan's terms or conditions.
Other - mortgage	An activity generally mortgage related not found in any of the above options. One example includes storing books and records related to any of the above activities.

Consumer Finance	Definition
Payday lending – storefront	Providing, at any physical location, a smaller-dollar unsecured consumer loan, which typically is for a consumer's liquidity and due in a short period of time (i.e., generally less than 120 days) or payable in a single installment, and includes engaging in a deferred presentment transaction.
Payday lending – online	Over the internet, providing a smaller-dollar unsecured consumer loan, which typically is for a consumer's liquidity and due in a short period of time (i.e., generally less than 120 days) or payable in a single installment, and includes engaging in a deferred presentment transaction.
Consumer loan brokering	Providing the service of bringing borrowers and lenders together to assist a borrower obtain funds for personal, family or household purposes not including loans secured by real property.
Consumer loan lending	Acting as a lender or creditor by offering to provide or providing funds to a borrower primarily for personal, family or household purposes not including loans secured by real property.
Consumer loan servicing	Providing services which include the receipt of payments, customer service, escrow administration, investor accounting, and collections for consumer loans (not including loans secured by real property).
Sales finance company activities – motor vehicles	Providing financing to one or more retail buyers or purchasing retail installment contracts from one or more retail sellers in connection with motor vehicles.
Sales finance company activities – general	Providing financing to one or more retail buyers or purchasing retail installment contracts from one or more retail sellers in connection with products other than motor vehicles.
Title lending	Providing a loan to a borrower that is secured by a nonpurchase money security interest in titled personal property.
Refund anticipation lending	Offering a loan to a taxpayer based on the taxpayer's anticipated federal income tax refund.
Premium finance company activities	Entering into agreements by which an insured or prospective insured promises to pay to an insurance premium finance company the amount advanced or to be advanced under the agreement to an insurer or to an insurance agent or broker in payment of premiums on an insurance contract together with a service charge.
Retail installment selling	Selling or assigning retail installment contracts.
Escrowing agents	Any transaction for the purpose of effecting and closing the sale, purchase, exchange, transfer, encumbrance, or lease of real or personal property to another person or persons, delivers any written instrument, money, evidence of title to real or personal property, or other thing of value to a third person to be held by such third person until the happening of a specified event or the performance of a prescribed condition or conditions, when it is then to be delivered by such third person, in compliance with instructions under which he or she is to act, to a grantee, grantor, promisee, promisor, obligee, obligor, lessee, lessor, bailee, bailor, or any agent or employee thereof.
Private student loan lending	Acting as a lender by providing funds for a loan not guaranteed by the federal government to an individual for higher education purposes.

Consumer Finance	Definition
Non-private student loan lending	Acting as a lender by providing funds for a loan guaranteed by the federal government to an individual for higher education purposes.
Private student loan servicing	Providing services which include the receipt and application of borrower payments and other administrative services with respect to a loan to an individual to finance education or other school related expenses which is not guaranteed by the federal government.
Non-private student loan servicing	Providing services which include the receipt and application of borrower payments and other administrative services with respect to a loan to an individual to finance education or other school related expenses which is guaranteed by the federal government.
Rent-to-own	Providing a rental purchase in which property is leased for a payment (weekly/monthly) with the ability to purchase at some point in time.
Accounting/Billing servicing	Providing a billing and/or accounting service to a company.
Industrial loan lending companies	Acting as a lender by providing funds to a business or a corporation and not to a consumer.
Pawn brokering	Acting as a lender by providing money on a deposit or pledge or taking other personal property items into possession as security for money advanced or publicly exhibiting signs that money is to be loaned on things on deposit.
Property Tax Lending	Offering, negotiating, transacting, making, or servicing an advance of money on behalf of property owners for the purpose of paying property tax payments for which the lender receives a lien on the property allowing the lender to foreclose on the property if the owner defaults on the loan.
Non-Depository ATM Operation	Providing a non-depository automated teller machine (ATM) for which the person or entity imposes a fee on, or receives a fee from, a customer using the ATM.
Prepaid Funeral Plan Providers	Offering prepaid funeral plans that provide funeral or cemetery merchandise or services.
Other – consumer finance	An activity generally consumer finance related not found in any of the above options. One example includes storing books and records related to any of the above activities.

Debt	Definition
First party debt collection	Directly or indirectly collecting or receiving payment for your own delinquent accounts, bills, claims, or other indebtedness (not including mortgage indebtedness).
Third party debt collection	Directly or indirectly collecting or receiving payment for others of any delinquent account, bill, claim or other indebtedness (not including mortgage indebtedness).
Debt negotiation	Acting on behalf of consumer debtors for or with the expectation of a fee, commission, or other valuable consideration to help clear debts by entering into direct negotiations with creditors in order to facilitate the repayment of debts.

Debt	Definition
Debt settlement/debt adjuster	For or with the expectation of a fee, commission or other valuable consideration, entering into an agreement with a debtor agreeing to distribute, supervise, coordinate, negotiate, or control the distribution of money or evidences thereof among one or more of the debtor's creditors in full or partial payment of the obligations of the debtor and including services as an intermediary between a debtor and one or more of the debtor's creditors for the purpose of obtaining concessions.
Passive debt buying (does not undertake direct collections on accounts)	Purchasing debt from another which is in default at the time of purchase or acquisition and engaging only in the practice of purchasing delinquent consumer debts for investment purposes without undertaking any activities to directly collect on the debt.
Active debt buying (undertakes direct collections on accounts)	Purchasing debt from another which is in default at the time of purchase or acquisition and undertaking activity to directly collect on the debt.
Debt management/credit counseling	Receiving money, or offering to receive money, from debtors for application or payment to or prorating of a debt owed to, any creditor or creditors of such debtor; or providing, or offering to provide, counseling or other services to debtors in the management of their debts, or contracting with the debtor to effect the adjustment, compromise, or discharge of any account, note or other indebtedness of the debtor.
Credit repair	Selling, providing or performing services to improve any consumer's credit record, credit history or credit rating, or providing advice or assistance to any consumer with regard to his credit record, credit history or credit rating.
Judgment recovery	Collecting monies owed by delinquents or defaulting parties under judgments.
Repossession agency activities	Any person who through a designated repossession agents engages in business or accepting employment to locate or recover collateral that has been sold under a security agreement or used as security in a loan transaction including any secured party that utilizes its employees to repossess collateral.
Repossession agent activities	An individual who physically obtains possession of collateral for a secured party and engages in the above noted activity.
Non-mortgage loan modifications	Negotiating, attempting to negotiate, arranging, attempting to arrange, or otherwise offering to perform a non-mortgage loan modification which is defined as a change in one or more of a loan's terms or conditions.
Bi-weekly payment processing services	Offering or selling a service which allows a borrower to enter into a repayment plan that requires payments every two weeks to help repay the loan over a shorter amount of time.
Other – debt	An activity generally debt related not found in any of the above options. One example includes storing books and records related to any of the above activities.

Money Services	Definition
Electronic money transmitting	Accepting or instructing to be delivered currency, funds, or other value, such as stored value, that substitutes for currency to another location or person by electronic means, such as mobile-to-mobile payments.

Money Services	Definition
Issuing traveler's checks	Being ultimately responsible for payment of traveler's checks as the drawer of such instruments or a money transmitter that has the obligation to guarantee payment of a money transfer.
Selling traveler's checks	Operating a business that traveler's check issuers authorize, through written agreement or otherwise, to sell the issuer's traveler's checks or send and receive the issuer's transfer services.
Issuing money orders	Being ultimately responsible for payment of money orders as the drawer of such instruments or a money transmitter that has the obligation to guarantee payment of a money transfer.
Selling money orders	Operating a business that money order issuers authorize, through written agreement or otherwise, to sell the issuer's money orders or send and receive the issuers transfer services.
Bill paying	Transferring funds from one location to another, by electronic devices or otherwise, for the acceptance of funds for bill payment when the bill payee does not have a contractual agreement with the service provider.
Issuing and/or selling drafts	Issuing and/or selling either a negotiable instrument or non- negotiable instrument denominated in United States or foreign currency.
Transporting Currency	Engaging in the physically transportation of currency.
Issuing prepaid access/stored value	Issuing prepaid access/stored value. Prepaid access/stored value is defined as accepting currency, funds or other value that substitutes for currency that has been paid in advance and can be retrieved or transferred at some point in the future through an electronic device or vehicle such as a card, code, electronic serial number, mobile identification number or personal identification number. This may include both "open loop" prepaid access (a type of prepaid access that can be used in transactions at any accepting retail location) and "closed loop" prepaid access (a type of prepaid access that can only be used in transactions involving a defined merchant or location, or set of locations). Selling prepaid access/stored value. Prepaid access/stored
	value is defined as accepting currency, funds or other value that substitutes for currency that has been paid in advance and can be retrieved or transferred at some point in the future through an electronic device or vehicle such as a card, code, electronic serial number, mobile identification number or personal identification number. This may include both "open loop" prepaid access (a type of prepaid access that can be used in transactions at any accepting retail location) and "closed loop" prepaid access (a type of prepaid access that can only be used in transactions involving a defined merchant or location, or set of locations).
Check cashing	Accepting checks or monetary instruments in return for currency or a combination of currency and other monetary instruments or other instruments.
Foreign currency dealing or exchanging	Accepting the currency, or other monetary instruments, funds or other instruments denominated in the currency, of one or more countries in exchange for the currency, or other monetary instruments, funds, or other instruments denominated in the currency of one or more countries.

Money Services	Definition
Other – money services	An activity generally money services related not found in any of the above options. One example includes storing books and records related to any of the above activities.