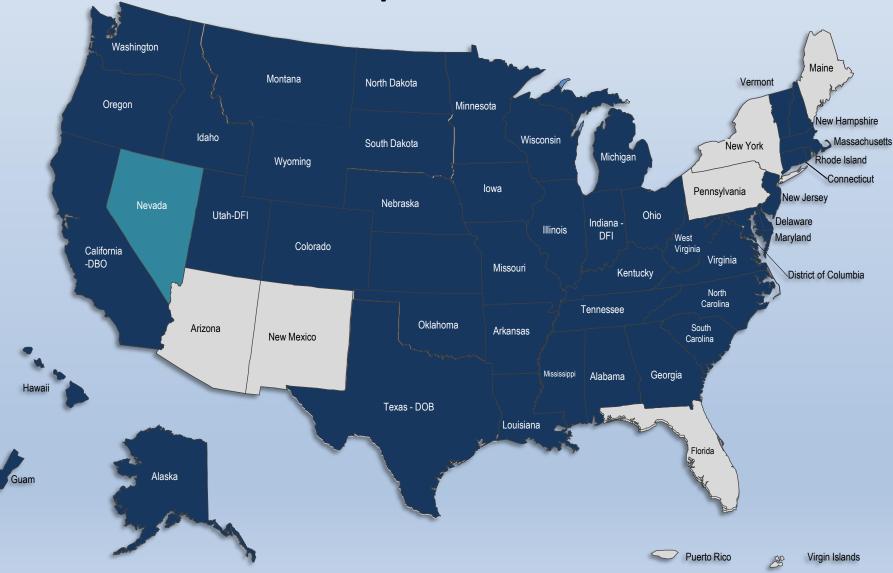


State Adoption of NMLS ESB

States that have adopted ESB

State Agency adopting ESB for license types as of 12/1/2023



| Agency Name (Conversion Plans Available via Links Below) | Company License Type *Branch Bonds are Not Accepted* | Mandatory/Optional Dates | Accept Cancellation in NMLS? | Continuation Certificates |
|--|--|---------------------------------|------------------------------------|------------------------------|
| Alaska Division of Banking & Securities | Mortgage Broker/Lender License Registered Depository Institution Registration Money Transmitter License Deferred Deposit Advance License* | | Yes | No |
| Arkansas Securities Department | Mortgage Broker License Mortgage Banker License Mortgage Servicer License Combination Mortgage Broker, Mortgage Banker, Money Servicer License Money Transmitter License | 4/30/2022 – Conversion Deadline | Yes | No |
| Alabama State Banking Department | Consumer Credit License Mortgage Broker License | 8/31/2023 – Conversion Deadline | Yes | No |
| California Department of Financial Protection and Innovation | Student Loan Servicer License California Financing Law Residential Mortgage Lending Act (CRMLA) license Debt Collection License | | Yes | No |
| Colorado Division of Banking | Money Transmitters License | | Yes | No |
| Connecticut Department of Banking | Consumer Collection Agency License Debt Adjuster For-Profit License Debt Adjuster Non-Profit License Exempt Company Registration Mortgage Servicer License Mortgage Lender License Mortgage Correspondent License Mortgage Broker License Money Transmission License | 3/1/2022 – Mandatory Deadline | Yes | No |
| Delaware Office of the State Bank Commissioner | <u>Check Seller, Money Transmitter License</u> | | Yes | No |

| Agency Name (Conversion Plans Available via Links Below) | Company License Type *Branch Bonds are Not Accepted* | Mandatory/Optional Dates | Accept Cancellation in NMLS? | Continuation Certificates |
|--|--|---|------------------------------|---------------------------|
| District of Columbia Department of Insurance, Securities and Banking *Revised Bond Form Effective 12/1/23 | Appraisal Management Company License Check Casher License Money Lender License Money Transmitter License Mortgage Broker License* Mortgage Dual Authority License* Mortgage Lender License* Student Loan Servicer License | | Yes | No |
| Georgia Department of Banking and Finance | Money Transmitter License Mortgage Broker/Processor License/Registration Mortgage Lender License/Registration Seller of Payment Instruments License Installment Lender License* | | Yes | No |
| Guam Department of Revenue and Taxation | Mortgage Servicer License Residential Mortgage Lender and Servicer License Residential Mortgage Lender License | | Yes | No |
| Hawaii Division of Financial Institutions | Small Dollar Installment Loans Money Transmitter License Mortgage Servicer License | 1/1/2022 – Available for New Applicants 3/1/2022 Mandatory New Application 5/1/2022 – Conversion Deadline 7/31/2023- Conversion Deadline | Yes | No |
| <u>Idaho Department of Finance</u> | Collection Agency License Money Transmitter License | N/A – Conversion Deadline Note: The use of NMLS for ID Money Transmitter licensees/applicants is OPTIONAL. If you choose to use NMLS to manage your license, you must use ESB to manage your surety bond. | Yes | No |

| Agency Name (Conversion Plans Available via Links Below) | Company License Type *Branch Bonds are Not Accepted* | Mandatory/Optional Dates | Accept Cancellation in NMLS? | Continuation Certificates |
|---|---|--------------------------|---------------------------------------|------------------------------|
| Illinois Department of Financial and Professional Regulation, Division of Banking | Debt Settlement Consumer Protection License Exempt Company Registration Exempt Entity Processor Registration Consumer Installment Loan Act License Consumer Installment Loan Act Registration Consumer Legal Funding License Residential Mortgage License | | Yes | No |
| Indiana Department of Financial Institutions | Debt Management License Exempt Company Registration First Lien Mortgage Lending License Money Transmitter License Subordinate Lien Mortgage Lending License | | Yes | No |
| Indiana Secretary of State, Securities Division | <u>Loan Broker License</u> <u>Collection Agency License</u> | | Yes | No |
| lowa Division of Banking | Closing Agent License Debt Management License Exempt Company Registration Money Services License Mortgage Banker License Mortgage Broker License | | Yes | No |
| Kansas Office of the State Bank Commissioner | Money Transmitter License Mortgage Company License Supervised Loan License Credit Services Organization License | | Yes | No |
| Kentucky Department of Financial Institutions | Consumer Loan License Check Cashing Money Transmitter License Mortgage Broker License Mortgage Company License Deferred Deposit Service Business | | Yes | No |

| Agency Name (Conversion Plans Available via Links Below) | Company License Type *Branch Bonds are Not Accepted* | Mandatory/Optional Dates | Accept Cancellation in NMLS? | Continuation Certificates |
|--|---|---|---------------------------------------|------------------------------|
| Louisiana Office of Financial Institutions | Pawnbroker Main Office (in-state) (PMOIS) Pawnbroker Main Office (out-of-state) (PMOOS) Residential Mortgage Lending License(RMLL) Sale of Checks and Money Transmitter (SCMT) Virtual Currency Business Activity License (VCBA) | For RMLL and SCMT 8/1/2020—Mandatory for New App. TBD — Conversion Deadline For PMOIS and PMOOS (Optional) 1/23 — Available for New Applications TBD—Conversion Deadline | Yes | No |
| Massachusetts Division of Banks | Check Seller (CS) Debt Collector (DC) Foreign Transmittal Agency (FT) Mortgage Broker License (MB) Mortgage Lender License (ML) Exempt Company Registration (EC) Student Loan Servicer License Automatic Federal Student Loan Servicer License | | Yes | No |
| Maryland Commissioner of Financial Regulation | Collection Agency License Consumer Loan License *Consumer Reporting Agency Registration Credit Services Business License Debt Management License Installment Loan License Money Transmitter License Mortgage Lender License Debt Settlement Services Provider Registration Exempt Company Registration | | Yes | No |
| Michigan Department of Insurance and Financial Services | 1st Mortgage Broker License 1st Mortgage Broker/Lender License 1st Mortgage Broker/Lender/Servicer License 2nd Mortgage Broker License 2nd Mortgage Broker Registrant 2nd Mortgage Broker/Lender License 2nd Mortgage Broker/Lender Registrant 2nd Mortgage Broker/Lender/Servicer License 2nd Mortgage Broker/Lender/Servicer Registrant 2nd Mortgage Broker/Lender/Servicer Registrant Consumer Financial Services Class I License Consumer Financial Services Class II License Money Transmitter License | | Yes | No |

| Agency Name (Conversion Plans Available via Links Below) | Company License Type *Branch Bonds are Not Accepted* | Mandatory/Optional Dates | Accept Cancellation in NMLS? | Continuation Certificates |
|--|--|---------------------------|---------------------------------------|------------------------------|
| Minnesota Department of Commerce | Accelerated Mortgage Payment Provider License Credit Services Organization License Currency Exchange License Electronic Financial Terminal License Money Transmitter License Residential Mortgage Originator License Residential Mortgage Originator Exemption Residential Mortgage Servicer License Residential Mortgage Servicer Exemption Debt Management Services Provider Company License Debt Settlement Services Provider Company License PACE Administrator License | N/A – Conversion Deadline | Yes | No |
| Mississippi Department of Banking and Consumer Finance | Mortgage Broker License Mortgage Lender License | TBD — Conversion Deadline | Yes | No |
| Missouri Division of Finance | <u>Company License</u> | Optional Conversion | Yes | No |
| Montana Division of Banking and Financial Institutions | Deferred Deposit Lender License Escrow Business License Independent Contractor Entity License Mortgage Broker License Mortgage Lender License Mortgage Servicer License | | Yes | No |
| Nebraska Department of Banking and Finance | *Delayed Deposit Services License Mortgage Banker License Mortgage Banker Registration Installment Loan License Installment Sales License Money Transmitter License | TBD—Conversion Deadline | Yes | No |
| Nebraska Secretary of State | Collection Agency License | TBD—Conversion Deadline | Yes | No |

| iternal | Use | Only | |
|---------|-----|------|--|

| Need help understanding this information? | Click | here |
|---|-------|------|
|---|-------|------|

| | , <u> </u> | Need help u | iderstanding tins inioi | matient <u>ener nere</u> |
|--|---|--------------------------|------------------------------|------------------------------|
| Agency Name (Conversion Plans Available via Links Below) | Company License Type *Branch Bonds are Not Accepted* | Mandatory/Optional Dates | Accept Cancellation in NMLS? | Continuation Certificates |
| Nevada Division of Mortgage Lending Note: Exemptions not claimed under NAC 645B.043 or NAC 645E.080 may convert their voluntary bonding to electronic surety bond. Click Click here to access the NV Optional Conversion Plan. | Exempt Company Registration Mortgage Banker License Mortgage Broker License Mortgage Servicer License Supplemental Mortgage Servicer License Mortgage Company License | | Yes | No |
| Nevada Financial Institutions Division *New License in NMLS | Money Transmitter License Collection Agency License Foreign Collection Agency Registration Consumer Litigation Funding Debt Management License Deferred Deposit Loans, High-Interest Loans, Title Loans and Check Cashing Services Licensees Student Loan Servicer License* | | Yes | No |
| New Hampshire Banking Department | Sales Finance Company License Small Loan Lender License Mortgage Servicer License Mortgage Banker License Mortgage Broker License Money Transmitter License Debt Adjuster License | | Yes | Yes |
| New Jersey Department of Banking & Insurance | Mortgage Servicer License RMLA-Licensed Mortgage Servicer Registration Student Loan Servicer & Federal Contact SLS | | Yes | No |
| North Carolina Office of the Commissioner of Banks | Money Transmitter License Mortgage Broker License Mortgage Lender License Mortgage Servicer License | | Yes | No |
| North Dakota Department of Financial Institutions | Collection Agency License Debt Settlement Service Provider License Exempt Company Registration Money Broker License Money Transmitter License | | Yes | No |
| Ohio Division of Financial Institutions | Money Transmitter License Short-Term Lender License Short-Term Lender Nonprofit License Credit Services Organization Certificate of Registration | | Yes | No |

| company Licenses A | recepting itivits 135 | internal ose only | | , and the second |
|--|--|---------------------------|------------------------------------|--|
| Agency Name (Conversion Plans Available via Links Below) | Company License Type *Branch Bonds are Not Accepted* | Mandatory/Optional Dates | Accept Cancellation in NMLS? | Continuation Certificates |
| Oklahoma Department of Consumer Credit | Mortgage Lender License Small Lender License | | Yes | No |
| Oregon Division of Financial Regulation Student Loan Servicer License* New license in NMLS Effective 6/1/2022 | Collection Agency Registration Consumer Finance License Consumer Finance Registration Debt Management Service Provider Registration Exempt Company Registration Money Transmitter License Mortgage Lending License Mortgage Servicer License (MSL) Student Loan Servicer License | | Yes | No |
| Rhode Island Department of Business Regulation | Check Cashier License Debt Collector Debt Management Services Registration Electronic Money Transfers Lender License Loan Broker License Sales of Checks Small Loan Lender Third Party Loan Servicer License Student Loan Servicer Registration Currency Transmitter License | | Yes | No |
| South Carolina Department of Consumer Affairs | Mortgage Broker License | N/A – Conversion Deadline | Yes | No |
| South Carolina State Board of Financial Institutions | Mortgage Lender/Servicer License | | Yes | No |
| South Carolina Office of the Attorney General | Money Transmitter License | N/A – Conversion Deadline | Yes | No |
| South Dakota Division of Banking | Exempt Mortgage Company Registration Mortgage Brokerage License Mortgage Lender License Money Lender License Money Transmitter License | | Yes | No |
| Tennessee Department of Financial Institutions | Industrial Loan & Thrift Registration Money Transmitter License Flexible Credit License Mortgage License | | Yes | No |

| Agency Name (Conversion Plans Available via Links Below) | Company License Type *Branch Bonds are Not Accepted* | Mandatory/Optional Dates | Accept Cancellation in NMLS? | Continuation Certificates |
|---|---|---|------------------------------------|------------------------------|
| Texas Department of Savings and Mortgage Lending | Residential Mortgage Loan Servicer Registration | N/A – Conversion Deadline | Yes | No |
| Texas Department of Banking | Money Transmitter License | | Yes, if in NMLS | No |
| <u>Utah Department of Financial Institutions</u> | Money Transmitter License | | Yes | No |
| Virginia Bureau of Financial Institutions | Money Order Seller & Money Transmitter License Qualified Education Student Loan Servicer Qualified Education Loan Servicer – Federal Contractor Money Order Seller and Money Transmitter License Lender License Broker License | Money Order Seller and Money Transmitter License – March 1, 2024 Licensees may alternatively seek the Commissioner's approval for an alternative security device in accordance with § 6.2-1904 B and 10VAC5-120-30 on or before March 1, 2024 Lender License – March 1, 2024 Broker License – March 1, 2024 Institutions that are dually licensed as mortgage lenders and brokers will submit just one ESB to cover both licenses | Yes | No |
| Vermont Department of Financial Regulation | Debt Adjuster (DA) Lender License (LL) Loan Servicer License (LS) Loan Solicitation License (LSL) Mortgage Broker License (MB) Mortgage Broker Sole Proprietor License (MBSP) Money Transmitter (MT) Litigation Funding Registration (LF) Combination License | | Yes | No |
| Washington Department of Financial Institutions | Check Casher w/ Small Loan Endorsement (CC) Consumer Loan Company License (CLC) Currency Exchanger License (CE) Money Transmitter License (MT) | N/A** – Conversion Deadline *CC have alternatives to a bond, only those with a bond must use ESB in NMLS **CE have not had a bond requirement so no paper bonds exist to be | Yes | No |

Need help understanding this information? Click here

| Agency Name (Conversion Plans Available via Links Below) | Company License Type *Branch Bonds are Not Accepted* | Mandatory/Optional Dates | Accept Cancellation in NMLS? | Continuation Certificates |
|--|---|---|------------------------------|---------------------------|
| West Virginia Division of Financial Institutions | Money Transmitter License Mortgage Lender License Mortgage Broker License Fintech Regulatory Sandbox Registration | Money Transmitter License – December 31, 2022 Mortgage Lender License – December 31, 2022 Mortgage Broker License – December 31, 2022 Fintech Regulatory Sandbox Registration – December 31, 2022 | Yes | No |
| Wisconsin Department of Financial Institutions | Mortgage Banker LicenseMortgage Broker License | | Yes | No |
| Wyoming Division of Banking | Exempt Company Registration Money Transmitter License Mortgage Broker License Mortgage Lender/Broker License Supervised Lender License (SLL) Collection Agency License (CAL) | | Yes | No |