



## New Application Checklist Jurisdiction-Specific Requirements



### KENTUCKY EXEMPT COMPANY REGISTRATION

#### Instructions

1. Companies exempt from licensing in KENTUCKY may register their company with KENTUCKY DEPARTMENT OF FINANCIAL INSTITUTIONS through NMLS. This exempt mortgage company registration is **OPTIONAL** and is provided for companies who are not required to be licensed under KENTUCKY law, but employ individuals required to be registered under KENTUCKY law and wishes to take advantage of efficiencies the system offers. Such Companies register by submitting a completed Form MU1.

#### OR

Companies exempt from licensing in KENTUCKY, but employ individuals required to be licensed under KENTUCKY law must register their company with KENTUCKY DEPARTMENT OF FINANCIAL INSTITUTIONS through NMLS by filing a Form MU1.

2. Each branch location desiring to conduct business under this registration must be separately registered by filing a Form MU3 through NMLS.
3. The Registered Agent entered on Form MU1 must be the same person recorded with the Secretary of State. If you are not an out of state company and are not required to register with the Secretary of State, list the individual listed as the *Contact Person* for the company on Form MU1
4. At least one Individual must be listed in the *Direct Owner/Executive Officer* section of Form MU1 and be listed as a *Control Person* with a Form MU2 completed. This individual should have the authority to make decisions on behalf of the company.
5. The *Qualifying Individual* section of Form MU1 can be left blank.
6. Total registration costs: \$100 NMLS processing fee for Form MU1 (headquarters) and \$20 NMLS processing fee for each Form MU3 (branch location). All fees are collected through the NMLS and ARE NOT REFUNDABLE.
7. Jurisdiction-specific requirements as identified on the checklist below must be received with this checklist within 5 business days of the electronic submission of your application through the NMLS at the following:

For U.S. Postal Service:

*Kentucky Department of Financial Institutions  
1025 Capital Center Drive, Suite 200  
Frankfort, Kentucky 40601*

For Overnight Delivery:

*Kentucky Department of Financial Institutions  
1025 Capital Center Drive, Suite 200  
Frankfort, Kentucky 40601*

NMLS Unique ID Number: \_\_\_\_\_

Applicant Legal Name: \_\_\_\_\_

ATTACHED	NOT APPLICABLE	ITEM
		<b>EXEMPTION CLAIMED.</b> In the space below, cite the provision in KENTUCKY law under which your company is claiming an exemption from licensure:  _____  _____  _____
<input type="checkbox"/>	<input type="checkbox"/>	<b>SECRETARY OF STATE DOCUMENTATION.</b> A certified copy of: <ul style="list-style-type: none"><li>• The Corporate Charter or Articles of Incorporation (if a corporation), or</li><li>• The Articles of Organization and Operating Agreement (if a Limited Liability Company), or</li><li>• The Partnership Agreement (if a partnership of any form); and</li></ul>
<input type="checkbox"/>	<input type="checkbox"/>	A Certificate of Authority or a Certificate of Good Standing dated not more than 60 days prior to the filing of an application through NMLS; and
<input type="checkbox"/>	<input type="checkbox"/>	<b>OTHER TRADE NAMES.</b> If applicant will be operating under a name other than its legal name, such as a “dba” or “fictitious” name, provide a file-stamped copy of the Assumed Name Certificate from the Kentucky Secretary of State.
<input type="checkbox"/>	<input type="checkbox"/>	<b>DISCLOSURE QUESTIONS.</b> Provide complete details of all events or proceedings for any “Yes” answer to any of the Disclosure questions for the company or any Control Person.

**WHO TO CONTACT** – Contact Pam Fitzgerald licensing staff by phone at (800) 223-2579 ext. 255 or send your questions via e-mail to [Fitzgerald.Pam@ky.gov](mailto:Fitzgerald.Pam@ky.gov) for additional assistance.

THE APPLICANT IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS FOR WHICH THEY ARE APPLYING. THE JURISDICTION SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.