

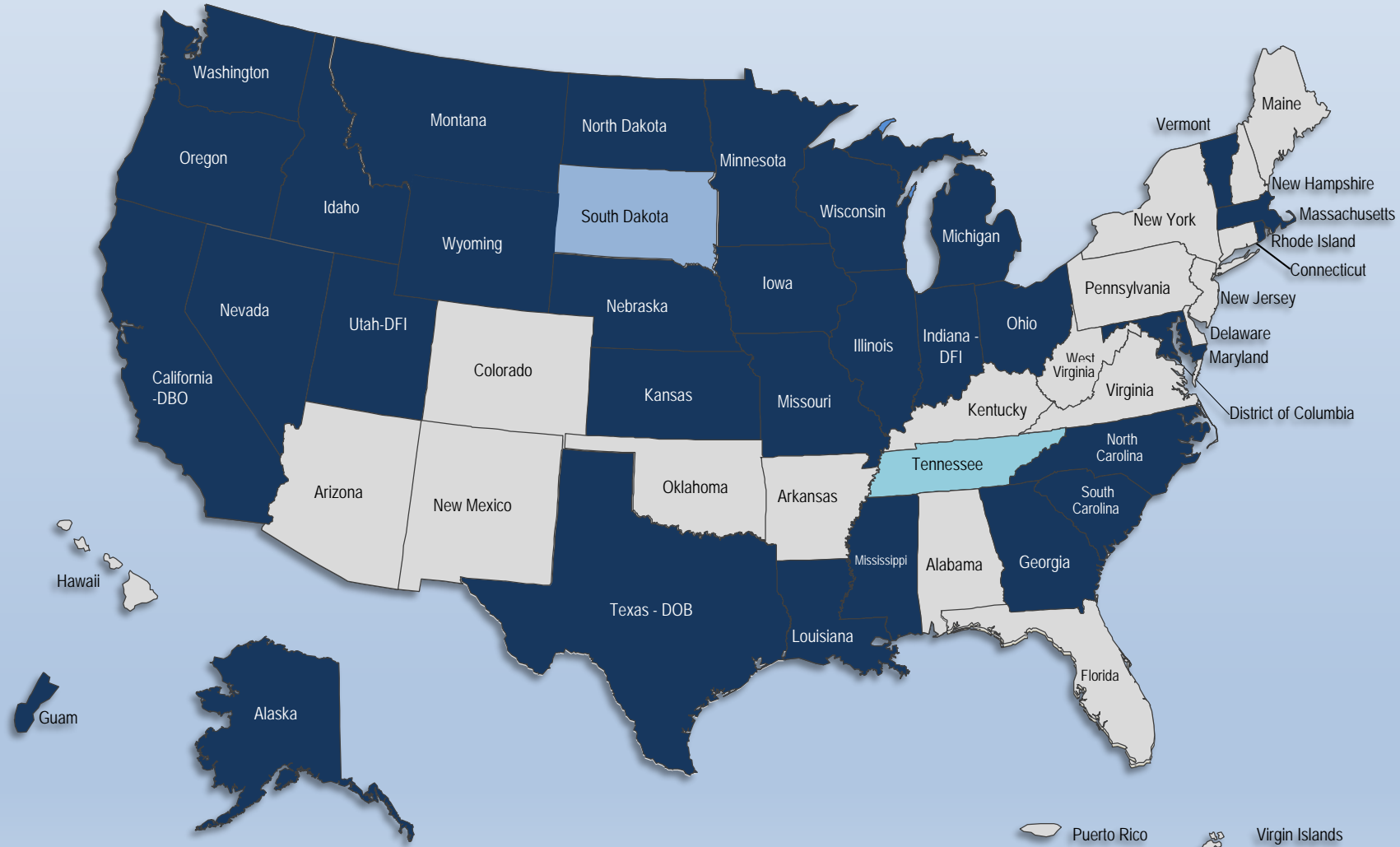


State Adoption of NMLS ESB

States that have adopted ESB

State Agency adopting ESB for license types as of 6/1/2019

State Agency adopting ESB for license types as of 7/1/2019



Company Licenses Accepting NMLS ESB

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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	<ul style="list-style-type: none"> Mortgage Broker/Lender License Registered Depository Institution Registration Money Transmitter License 	<p>For MBL & RDIR: 1/23/2017 — Mandatory New Application 12/31/2017 — Conversion Deadline</p> <p>For MTs: 2/1/2018 — Mandatory New Application 10/31/2018 — Conversion Deadline</p> <p>Note: While AK Money Transmitter Licensees are required to submit a license transition request through NMLS by April 1, 2018, licensees have until October 31st, 2018 to convert their existing surety bond to an Electronic Surety Bond via NMLS.</p>	Yes	No
California Department of Business Oversight	<ul style="list-style-type: none"> Student Loan Servicer License 	<p>1/1/2018—Mandatory New Application N/A— Conversion Deadline</p>	Yes	No
Georgia Department of Banking and Finance	<ul style="list-style-type: none"> Money Transmitter License Mortgage Broker/Processor License/Registration Mortgage Lender License/Registration Seller of Payment Instruments License 	<p>1/23/2017—Mandatory New Application 12/31/2017 — Conversion Deadline</p>	Yes	No
Guam Department of Revenue and Taxation	<ul style="list-style-type: none"> Mortgage Servicer License Residential Mortgage Lender and Servicer License Residential Mortgage Lender License 	<p>5/1/2017—Mandatory New Application 9/1/2017 — Conversion Deadline</p>	Yes	No
Idaho Department of Finance	<ul style="list-style-type: none"> Collection Agency License Money Transmitter License 	<p>6/1/2018 – Available for New Applicants N/A – Conversion Deadline</p> <p>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.</p>	Yes	No

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Illinois Department of Financial and Professional Regulation, Division of Banking <i>(New License Type 5/24/19)</i>	<ul style="list-style-type: none"> Residential Mortgage License Exempt Company Registration Exempt Entity Processor Registration 	1/23/2017 — Mandatory New Application 12/31/2017 — Conversion Deadline 5/24/2019 – Mandatory New Application	Yes	No
Indiana Department of Financial Institutions	<ul style="list-style-type: none"> Debt Management License Exempt Company Registration First Lien Mortgage Lending License Money Transmitter License Subordinate Lien Mortgage Lending License 	9/12/2016 – Mandatory New Application 12/31/2016 – Conversion Deadline	Yes	No
Indiana Secretary of State, Securities Division	<ul style="list-style-type: none"> Loan Broker License 	1/23/2017—Mandatory New Application 7/1/2017 — Conversion Deadline	Yes	No
Iowa Division of Banking	<ul style="list-style-type: none"> Closing Agent License Debt Management License Exempt Company Registration Money Services License Mortgage Banker License Mortgage Broker License 	9/12/2016 – Mandatory New Application 12/31/2016 – Conversion Deadline	Yes	No
Kansas Office of the State Bank Commissioner	<ul style="list-style-type: none"> Money Transmitter License Mortgage Company License Supervised Loan License 	10/1/2018 – Mandatory New Application 8/31/2019 – Conversion Deadline	Yes	No

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Louisiana Office of Financial Institutions	<ul style="list-style-type: none"> 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) 	For RMLL and SCMT 1/23/2017 — Mandatory for New Applications TBD — Conversion Deadline For PMOIS and PMOOS (Optional) 1/23 — Available for New Applications TBD—Conversion Deadline	Yes	No
Massachusetts Division of Banks	<ul style="list-style-type: none"> Check Seller (CS) Debt Collector (DC) Foreign Transmittal Agency (FT) Mortgage Broker License (MB) Mortgage Lender License (ML) Exempt Company Registration (EC) 	9/12/2016 – Mandatory for New Application For MB, ML and EC – 12/15/2016 – Conversion Deadline For CS, DC, FT – 12/31/2016 – Conversion Deadline	Yes	No
Maryland Commissioner of Financial Regulation	<ul style="list-style-type: none"> Collection Agency License Consumer Loan License Credit Services Business License Debt Management License Installment Loan License Money Transmitter License Mortgage Lender License 	8/1/2017 – Mandatory New Application TBD – Current Licensee Use of ESB Deadline	Yes	No
Michigan Department of Insurance and Financial Services	<ul style="list-style-type: none"> 1st Mortgage Broker License 1st Mortgage Broker/Lender License 1st Mortgage Broker/Lender/Service License 2nd Mortgage Broker License 2nd Mortgage Broker Registrant 2nd Mortgage Broker/Lender License 2nd Mortgage Broker/Lender Registrant 2nd Mortgage Broker/Lender/Service License 2nd Mortgage Broker/Lender/Service Registrant Consumer Financial Services Class I License Consumer Financial Services Class II License Money Transmitter License 	1/1/2018 — Mandatory for New Application 12/31/2018 — Conversion Deadline	Yes	No

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Minnesota Department of Commerce	<ul style="list-style-type: none"> 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 	<p>1/23/2017 — Mandatory New Application 9/30/2017 — Conversion Deadline</p> <p>10/1/2017 — Mandatory New Application 12/1/2017 — Conversion Deadline</p> <p>8/1/2018 — Mandatory For All Applicants N/A — Conversion Deadline</p>	Yes	No
Mississippi Department of Banking and Consumer Finance	<ul style="list-style-type: none"> Mortgage Broker License Mortgage Lender License 	<p>1/23/2017 — Available for New Applications TBD — Conversion Deadline</p>	Yes	No
Missouri Division of Finance	<ul style="list-style-type: none"> Company License 	<p>12/1/2018 – Optional for New Applications Optional Conversion</p>	Yes	No
Montana Division of Banking and Financial Institutions	<ul style="list-style-type: none"> Deferred Deposit Lender License Escrow Business License Independent Contractor Entity License Mortgage Broker License Mortgage Lender License Mortgage Servicer License 	<p>1/23/2017 — Mandatory for New Applications 12/31/2017 — Conversion Deadline</p>	Yes	No
Nebraska Department of Banking and Finance	<ul style="list-style-type: none"> Mortgage Banker License Mortgage Banker Registration Installment Loan License Installment Sales License Money Transmitter License 	<p>2/1/2019 — Mandatory for New Application 1/31/2020 — Conversion Deadline</p>	Yes	No

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Nevada Division of Mortgage Lending <i>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.</i>	<ul style="list-style-type: none"> Exempt Company Registration Mortgage Banker License Mortgage Broker License Mortgage Servicer License Supplemental Mortgage Servicer License 	12/1/2017 — Mandatory for New Application 11/1/2018 — Conversion Deadline for all license types listed except Exempt Company Registrations not claimed under NAC 645B.043 or NAC 645E.080.	Yes	No
North Carolina Office of the Commissioner of Banks	<ul style="list-style-type: none"> Money Transmitter License Mortgage Broker License Mortgage Lender License Mortgage Servicer License 	6/1/2018 — Mandatory for New Application 12/31/2018 — Conversion Deadline	Yes	No
North Dakota Department of Financial Institutions	<ul style="list-style-type: none"> Collection Agency License Debt Settlement Service Provider License Exempt Company Registration Money Broker License Money Transmitter License 	1/23/2017 — Mandatory for New Application 12/31/2017 — Conversion Deadline	Yes	No
Ohio Division of Financial Institutions <i>New License Types (3/15/2019)</i>	<ul style="list-style-type: none"> Money Transmitter License Short-Term Lender License Short-Term Lender Nonprofit License 	1/1/2018 — Mandatory for New Application 2/1/2018 — Encouraged Conversion Deadline	Yes	No
Oregon Division of Financial Regulation	<ul style="list-style-type: none"> 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) 	4/15/2017 — Mandatory for New Application 12/31/2018 — Conversion Deadline For MSL: 11/1/2017 — Mandatory for New Applications	Yes	No

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Rhode Island Department of Business Regulation	<ul style="list-style-type: none"> Check Cashier License Debt Management Services Registration Electronic Money Transfers Lender License Loan Broker License Sales of Checks Small Loan Lender Third Party Loan Servicer License 	1/23/2017 — Mandatory for New Applications 12/31/2017 — Conversion Deadline	Yes	No
South Carolina Office of the Attorney General	<ul style="list-style-type: none"> Money Transmitter License 	5/14/2018 – Mandatory for All Applicants N/A – Conversion Deadline	Yes	No
South Dakota Division of Banking <i>(New ESB as of 7/1/2019)</i>	<ul style="list-style-type: none"> Exempt Mortgage Company Registration Mortgage Brokerage License Mortgage Lender License Money Lender License Money Transmitter License 	7/1/2019 — Mandatory for New Application 12/31/2020 — Conversion Deadline	Yes	No
Tennessee Department of Financial Institutions <i>(New ESB as of 6/1/2019)</i>	<ul style="list-style-type: none"> Industrial Loan & Thrift Registration Money Transmitter License Flexible Credit License Mortgage License Title Pledge Lender License 	6/1/2019—Mandatory for New Applications 12/31/2019—Conversion Deadline	Yes	No
Texas Department of Banking	<ul style="list-style-type: none"> Money Transmitter License 	9/12/2016 – Optional for New Application Optional Conversion	Yes, if in NMLS	No
Utah Department of Financial Institutions	<ul style="list-style-type: none"> Money Transmitter License 	1/1/2018 — Mandatory for New Application 12/31/2018 — Conversion Deadline	Yes	No
Vermont Department of Financial Regulation	<ul style="list-style-type: none"> 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) 	For DA, MT, LF – 9/12/2016 – Mandatory for New Applications 11/1/2016 – Conversion Deadline For LL, LS, MB, MBSP – 9/12/2016 – Mandatory for New Applications 6/30/2017 – Conversion Deadline For LSL – 5/22/2017 – Mandatory for New Applications N/A – Conversion Deadline	Yes	No

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Washington Department of Financial Institutions	<ul style="list-style-type: none"> Check Cashier w/ Small Loan Endorsement (CC) Consumer Loan Company License (CLC) Currency Exchanger License (CE) Money Transmitter License (MT) Mortgage Broker License (MB) 	<p>For MB – 9/12/2016 – Mandatory for New Applications 12/31/2017 – Conversion Deadline</p> <p>For CLC – 1/23/2017 – Mandatory for New Applications 3/1/2018 – Conversion Deadline</p> <p>For MT – 7/17/2017 – Mandatory for New Applications 7/1/2018 – Conversion Deadline</p> <p>For CC – 7/17/2017 – Available for New Applications* 7/1/2018 – Conversion Deadline*</p> <p>For CE – 7/17/2017 – Available for New Applications N/A** – Conversion Deadline</p> <p><i>*CC have alternatives to a bond, only those with a bond must use ESB in NMLS</i> <i>**CE have not had a bond requirement so no paper bonds exist to be converted</i></p>	Yes	No
Wisconsin Department of Financial Institutions	<ul style="list-style-type: none"> Mortgage Banker License Mortgage Broker License 	<p>9/12/2016 – Mandatory for New Applications 9/1/2017 – Conversion Deadline</p>	Yes	No
Wyoming Division of Banking	<ul style="list-style-type: none"> Exempt Company Registration Money Transmitter License Mortgage Broker License Mortgage Lender/Broker License Supervised Lender License (SLL) Collection Agency License (CAL) 	<p>9/12/2016 – Mandatory for New Applications 6/30/2017 – Conversion Deadline</p> <p>For SLL – 1/1/2017 – Mandatory for New Applications 6/30/2017 – Conversion Deadline</p> <p>For CAL – 8/1/2018 – Mandatory for New Applications 9/30/2018 – Conversion Deadline</p>	Yes	No

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