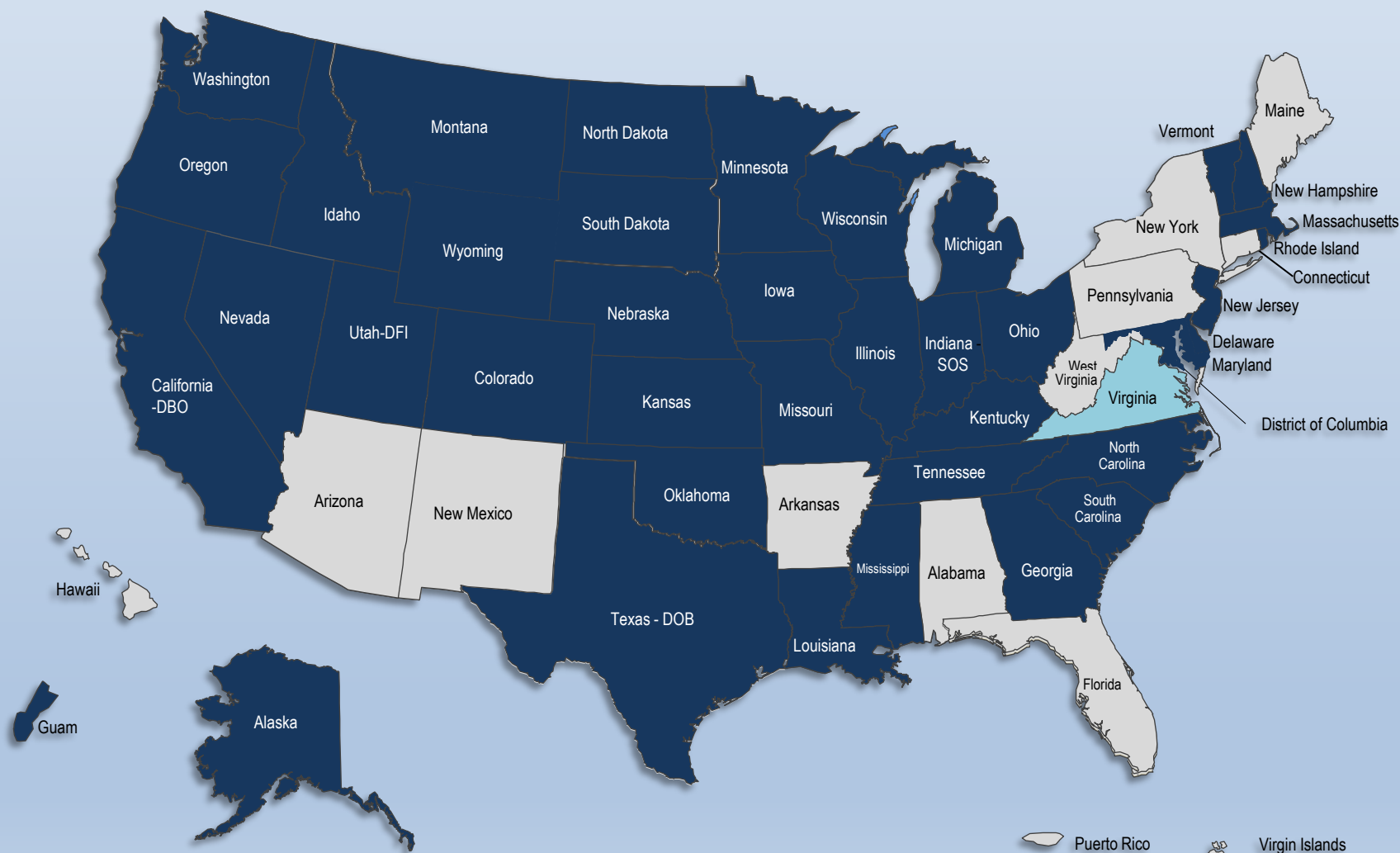




State Adoption of NMLS ESB

States that have adopted ESB

State Agency adopting ESB for license types as of 3/1/2021



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 Deferred Deposit Advance License* 	For MBL & RDIR: 1/23/2017 — Mandatory New Application 12/31/2017 — Conversion Deadline For MTs: 2/1/2018 — Mandatory New Application 10/31/2018 — Conversion Deadline 5/1/2020—Mandatory New Application 10/31/2020—Conversion Deadline	Yes	No
California Department of Financial Protection and Innovation	<ul style="list-style-type: none"> Student Loan Servicer License 	1/1/2018—Mandatory New Application N/A— Conversion Deadline	Yes	No
Colorado Division of Banking	<ul style="list-style-type: none"> Money Transmitters License 	10/1/2020—Mandatory New Application	Yes	No
Delaware Office of the State Bank Commissioner	<ul style="list-style-type: none"> Check Seller, Money Transmitter License 	4/15/2020—Available for New Application N/A—Conversion Deadline	Yes	No
District of Columbia Department of Insurance, Securities and Banking	<ul style="list-style-type: none"> Appraisal Management Company License* Check Cashier License Money Lender License Money Transmitter License Mortgage Broker License Mortgage Dual Authority License Mortgage Lender License Student Loan Servicer License 	8/1/2020—Available for New Application	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 Installment Lender License* 	9/1/2020—Mandatory New Application	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 	5/1/2017—Mandatory New Application 9/1/2017 — Conversion Deadline	Yes	No
Idaho Department of Finance	<ul style="list-style-type: none"> Collection Agency License Money Transmitter License 	6/1/2018 – Available for New Applicants 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

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Illinois Department of Financial and Professional Regulation, Division of Banking	<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 Collection Agency License 	7/1/2020—Mandatory New Application 12/31/2020 — 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 Credit Services Organization License 	10/1/2018 – Mandatory New Application 8/31/2019 – Conversion Deadline	Yes	No
Kentucky Department of Financial Institutions	<ul style="list-style-type: none"> Consumer Loan License 	1/1/2020—Mandatory New Application 12/31/2020—Mandatory Transition	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) Virtual Currency Business Activity License (VCBA) 	<p><u>For RMLL and SCMT</u> 1/23/2017 — Mandatory for New Applications TBD — Conversion Deadline <u>For PMOIS and PMOOS (Optional)</u> 1/23 — Available for New Applications TBD—Conversion Deadline</p> <p><u>For VCBA</u> 8/1/2020—Mandatory for New App. N/A—Conversion Deadline</p>	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) 	<p>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</p>	Yes	No
Maryland Commissioner of Financial Regulation	<ul style="list-style-type: none"> 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 	*11/1/2020—Optional for New Applications	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 	<p>1/1/2018 — Mandatory for New Application 12/31/2018 — Conversion Deadline</p>	Yes	No

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Company Licenses Accepting NMLS ESB

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	<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"> *Delayed Deposit Services License Mortgage Banker License Mortgage Banker Registration Installment Loan License Installment Sales License Money Transmitter License 	<p>*1/1/2021—Mandatory for New Applications TBD—Conversion Deadline</p>	Yes	No

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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
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 RegistrationMortgage Banker LicenseMortgage Broker LicenseMortgage Servicer LicenseSupplemental Mortgage Servicer LicenseMortgage Company 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. New License Type in NMLS Effective 1/1/2020—Mandatory for New Application 3/30/2020—Conversion Deadline for all former Mortgage Broker/Banker Licensees	Yes	No
New Hampshire Banking Department	<ul style="list-style-type: none">Sales Finance Company LicenseSmall Loan Lender LicenseMortgage Servicer LicenseMortgage Banker LicenseMortgage Broker LicenseMoney Transmitter LicenseDebt Adjuster License	10/1/2020—Mandatory for New Application 9/1/2021—Conversion Deadline	Yes	Yes
New Jersey Department of Banking & Insurance	<ul style="list-style-type: none">Mortgage Servicer LicenseRMLA-Licensed Mortgage Servicer RegistrationStudent Loan Servicer & Federal Contact SLS	New License Types in NMLS Effective 9/15/2020—Mandatory for New Application	Yes	No
North Carolina Office of the Commissioner of Banks	<ul style="list-style-type: none">Money Transmitter LicenseMortgage Broker LicenseMortgage Lender LicenseMortgage 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 LicenseDebt Settlement Service Provider LicenseExempt Company RegistrationMoney Broker LicenseMoney Transmitter License	1/23/2017 — Mandatory for New Application 12/31/2017 — Conversion Deadline	Yes	No
Ohio Division of Financial Institutions	<ul style="list-style-type: none">Money Transmitter LicenseShort-Term Lender LicenseShort-Term Lender Nonprofit LicenseCredit Services Organization Certificate of RegistrationResidential Mortgage Lending Act LicenseResidential Mortgage Lending Act ExemptionThird Party Underwriter LicensePrecious Metals Dealer	4/23/2020 — Mandatory for New Application 6/1/2020 — Conversion Deadline 5/15/2020—Mandatory for New Application 6/1/2020—Mandatory for New Application	Yes	No
Oklahoma Department of Consumer Credit	<ul style="list-style-type: none">Mortgage Lender LicenseSmall Lender License	9/7/2020—Mandatory for New Application 7/1/2021—Conversion Deadline	Yes	No

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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
Oregon Division of Financial Regulation	<ul style="list-style-type: none">Collection Agency RegistrationConsumer Finance LicenseConsumer Finance RegistrationDebt Management Service Provider RegistrationExempt Company RegistrationMoney Transmitter LicenseMortgage Lending LicenseMortgage 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
Rhode Island Department of Business Regulation	<ul style="list-style-type: none">Check Cashier LicenseDebt Management Services RegistrationElectronic Money TransfersLender LicenseLoan Broker LicenseSales of ChecksSmall Loan LenderThird Party Loan Servicer LicenseStudent Loan Servicer RegistrationCurrency Transmitter License	1/23/2017 — Mandatory for New Applications 12/31/2017 — Conversion Deadline 11/1/2019 – Mandatory for New Applications/Transitions	Yes	No
South Carolina State Board of Financial Institutions	<ul style="list-style-type: none">Mortgage Lender/Servicer License	1/15/2020—Mandatory for New Applicants 12/31/2020—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	<ul style="list-style-type: none">Exempt Mortgage Company RegistrationMortgage Brokerage LicenseMortgage Lender LicenseMoney Lender LicenseMoney Transmitter License	7/1/2019 — Mandatory for New Application 12/31/2020 — Conversion Deadline	Yes	No
Tennessee Department of Financial Institutions	<ul style="list-style-type: none">Industrial Loan & Thrift RegistrationMoney Transmitter LicenseFlexible Credit LicenseMortgage LicenseTitle 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

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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
Virginia Bureau of Financial Institutions <i>*New License in NMLS 3/1/2021</i>	<ul style="list-style-type: none"> Qualified Education Loan Servicer License 	3/1/2021 – Mandatory for New Applications N/A – 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) Combination License 	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 11/30/2019 – Mandatory for New Applications	Yes	No
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) 	For MB – 9/12/2016 – Mandatory for New Applications 12/31/2017 – Conversion Deadline For CLC – 1/23/2017 – Mandatory for New Applications 3/1/2018 – Conversion Deadline For MT – 7/17/2017 – Mandatory for New Applications 7/1/2018 – Conversion Deadline For CC – 7/17/2017 – Available for New Applications* 7/1/2018 – Conversion Deadline* For CE – 7/17/2017 – Available for New Applications N/A** – Conversion Deadline <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>	Yes	No
Wisconsin Department of Financial Institutions	<ul style="list-style-type: none"> Mortgage Banker License Mortgage Broker License 	9/12/2016 – Mandatory for New Applications 9/1/2017 – Conversion Deadline	Yes	No
Wyoming Division of Banking	<ul style="list-style-type: none"> Exempt Company Registration 	9/12/2016 – Mandatory for New Applications	Yes	No