States that have adopted ESB

State Agency adopting ESB for new license types as of 12/1/2018

State Adoption of NMLS ESB

Alaska
Arizona
Arkansas
California
Colorado
Connecticut
District of Columbia
Florida
Georgia
Guam
Hawaii
Idaho
Illinois
Indiana
Iowa
Kansas
Kentucky
Louisiana
Maine
Maryland
Massachusetts
Michigan
Minnesota
Mississippi
Missouri
Montana
Nebraska
Nevada
New Hampshire
New Jersey
New Mexico
New York
North Carolina
North Dakota
Ohio
Oregon
Pennsylvania
Puerto Rico
Rhode Island
South Carolina
South Dakota
Tennessee
Texas
Utah
Virginia
Washington
West Virginia
Wisconsin
Wyoming

State Regulatory Registry LLC, last updated 9/1/2018
<table>
<thead>
<tr>
<th>Agency Name (Conversion Plans Available via Links Below)</th>
<th>Company License Type <em>Branch Bonds are Not Accepted</em></th>
<th>Mandatory/Optional Dates</th>
<th>Accept Cancellation in NMLS?</th>
<th>Continuation Certificates</th>
</tr>
</thead>
</table>
| Alaska Division of Banking & Securities                  | - Mortgage Broker/Lender License  
- Registered Depository Institution Registration  
- Money Transmitter 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  

**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. | Yes | No |
| California Department of Business Oversight               | - Student Loan Servicer License | 1/1/2018—Mandatory New Application  
N/A—Conversion Deadline | 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 | 1/23/2017—Mandatory New Application  
12/31/2017 — Conversion Deadline | Yes | No |
| Guam Department of Revenue and Taxation                    | - 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                                | - 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 |

Click here to access Expired ESB Form Versions.
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<tr>
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<th>Mandatory/Optional Dates</th>
<th>Accept Cancellation in NMLS?</th>
<th>Continuation Certificates</th>
</tr>
</thead>
</table>
| Illinois Department of Financial and Professional Regulation, Division of Banking | • Residential Mortgage License  
• Exempt Company Registration | 1/23/2017 — Mandatory New Application  
12/31/2017 — Conversion Deadline | 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 | 9/12/2016 — Mandatory New Application  
12/31/2016 — Conversion Deadline | Yes | No |
| Indiana Secretary of State, Securities Division | • Loan Broker License | 1/23/2017—Mandatory New Application  
7/1/2017 — Conversion Deadline | Yes | No |
| Iowa Division of Banking | • 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 | • Money Transmitter License  
• Mortgage Company License  
• Supervised Loan License | 10/1/2018 – Mandatory New Application  
8/31/2019 — Conversion Deadline | Yes | No |
## Company Licenses Accepting NMLS ESB

<table>
<thead>
<tr>
<th>Agency Name (Conversion Plans Available via Links Below)</th>
<th>Company License Type <em>Branch Bonds are Not Accepted</em></th>
<th>Mandatory/Optional Dates</th>
<th>Accept Cancellation in NMLS?</th>
<th>Continuation Certificates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Louisiana Office of Financial Institutions</td>
<td>• Pawnbroker Main Office (in-state) (PMOIS)</td>
<td>For RMLL and SCMT</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>• Pawnbroker Main Office (out-of-state) (PMOOS)</td>
<td>1/23/2017 — Mandatory for New Applications</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Residential Mortgage Lending License (RMLL)</td>
<td>TBD — Conversion Deadline</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Sale of Checks and Money Transmitter (SCMT)</td>
<td>For PMOIS and PMOOS (Optional)</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>1/23 — Available for New Applications</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>TBD — Conversion Deadline</td>
<td></td>
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</tr>
<tr>
<td>Massachusetts Division of Banks</td>
<td>• Check Seller (CS)</td>
<td>9/12/2016 – Mandatory for New Application</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>• Debt Collector (DC)</td>
<td>For MB, ML and EC –</td>
<td></td>
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<tr>
<td></td>
<td>• Foreign Transmittal Agency (FT)</td>
<td>12/15/2016 – Conversion Deadline</td>
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<tr>
<td></td>
<td>• Mortgage Broker License (MB)</td>
<td>For CS, DC, FT –</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>• Mortgage Lender License (ML)</td>
<td>12/31/2016 – Conversion Deadline</td>
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<tr>
<td></td>
<td>• Exempt Company Registration (EC)</td>
<td></td>
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</tr>
<tr>
<td>Maryland Commissioner of Financial Regulation</td>
<td>• Collection Agency License</td>
<td>8/1/2017 – Mandatory New Application</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>• Consumer Loan License</td>
<td>TBD – Current Licensee Use of ESB Deadline</td>
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<tr>
<td></td>
<td>• Credit Services Business License</td>
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<td></td>
<td>• Debt Management License</td>
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<td></td>
<td>• Installment Loan License</td>
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<tr>
<td></td>
<td>• Money Transmitter License</td>
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<tr>
<td></td>
<td>• Mortgage Lender License</td>
<td></td>
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</tr>
<tr>
<td>Michigan Department of Insurance and Financial Services</td>
<td>• 1st Mortgage Broker License</td>
<td>1/1/2018 — Mandatory for New Application</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>• 1st Mortgage Broker/Lender License</td>
<td>12/31/2018 — Conversion Deadline</td>
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<tr>
<td></td>
<td>• 1st Mortgage Broker/Lender Servicer License</td>
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<tr>
<td></td>
<td>• 2nd Mortgage Broker License</td>
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<td></td>
<td>• 2nd Mortgage Broker Registrant</td>
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<td></td>
<td>• 2nd Mortgage Broker/Lender License</td>
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<tr>
<td></td>
<td>• 2nd Mortgage Broker/Lender Servicer License</td>
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<td>• 2nd Mortgage Broker/Lender Registrant</td>
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<tr>
<td></td>
<td>• Consumer Financial Services Class I License</td>
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<tr>
<td></td>
<td>• Consumer Financial Services Class II License</td>
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<tr>
<td></td>
<td>• Money Transmitter License</td>
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<th>Accept Cancellation in NMLS?</th>
<th>Continuation Certificates</th>
</tr>
</thead>
</table>
| 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 | 1/23/2017 — Mandatory New Application  
9/30/2017 — Conversion Deadline | Yes | No |
| Mississippi Department of Banking and Consumer Finance | • Mortgage Broker License  
• Mortgage Lender License | 1/23/2017 — Available for New Applications  
12/1/2018 — Conversion Deadline | Yes | No |
| Missouri Division of Finance                           | • Company License | 12/1/2018 — Optional for New Applications  
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 | 1/23/2017 — Mandatory for New Applications  
12/31/2017 — Conversion Deadline | Yes | No |
| Nevada Division of Mortgage Lending                    | • 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 |

Note: Exemptions not claimed under NAC 645B.043 or NAC 645E.080 may convert their voluntary bonding to electronic surety bond. Click here to access the NV Optional Conversion Plan.
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<th>Continuation Certificates</th>
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</thead>
<tbody>
<tr>
<td>North Carolina Office of the Commissioner of Banks</td>
<td>• Money Transmitter License&lt;br&gt;• Mortgage Broker License&lt;br&gt;• Mortgage Lender License&lt;br&gt;• Mortgage Servicer License</td>
<td>6/1/2018 — Mandatory for New Application 12/31/2018 — Conversion Deadline</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>New License Types (6/1/2018)</td>
<td></td>
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</tr>
<tr>
<td>North Dakota Department of Financial Institutions</td>
<td>• Collection Agency License&lt;br&gt;• Debt Settlement Service Provider License&lt;br&gt;• Exempt Company Registration&lt;br&gt;• Money Broker License&lt;br&gt;• Money Transmitter License</td>
<td>1/23/2017 — Mandatory for New Application 12/31/2017 — Conversion Deadline</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Ohio Division of Financial Institutions</td>
<td>• Money Transmitter License</td>
<td>1/1/2018 — Mandatory for New Application 2/1/2018 — Encouraged Conversion Deadline</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Oregon Division of Financial Regulation</td>
<td>• Collection Agency Registration&lt;br&gt;• Consumer Finance License&lt;br&gt;• Consumer Finance Registration&lt;br&gt;• Debt Management Service Provider Registration&lt;br&gt;• Exempt Company Registration&lt;br&gt;• Money Transmitter License&lt;br&gt;• Mortgage Lending License&lt;br&gt;• Mortgage Servicer License (MSL)</td>
<td>4/15/2017 — Mandatory for New Application 12/31/2018 — Conversion Deadline</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Rhode Island Department of Business Regulation</td>
<td>• Check Cashier License&lt;br&gt;• Debt Management Services Registration&lt;br&gt;• Electronic Money Transfers&lt;br&gt;• Lender License&lt;br&gt;• Loan Broker License&lt;br&gt;• Sales of Checks&lt;br&gt;• Small Loan Lender&lt;br&gt;• Third Party Loan Servicer License</td>
<td>1/23/2017 — Mandatory for New Applications 12/31/2017 — Conversion Deadline</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Agency Name</td>
<td>Company License Type <em>Branch Bonds are Not Accepted</em></td>
<td>Mandatory/Optional Dates</td>
<td>Accept Cancellation in NMLS?</td>
<td>Continuation Certificates</td>
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</tr>
<tr>
<td>South Carolina Office of the Attorney General</td>
<td>• Money Transmitter License</td>
<td>5/14/2018 — Mandatory for All Applicants  N/A — Conversion Deadline</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>South Dakota Division of Banking</td>
<td>• Exempt Mortgage Company Registration  • Mortgage Brokerage License  • Mortgage Lender License</td>
<td>1/23/2017 — Mandatory for New Application  12/31/2017 — Conversion Deadline</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Texas Department of Banking</td>
<td>• Money Transmitter License</td>
<td>9/12/2016 — Optional for New Application Optional Conversion</td>
<td>Yes, if in NMLS</td>
<td>No</td>
</tr>
<tr>
<td>Utah Department of Financial Institutions</td>
<td>• Money Transmitter License</td>
<td>1/1/2018 — Mandatory for New Application  12/31/2018 — Conversion Deadline</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Vermont Department of Financial Regulation</td>
<td>• 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)</td>
<td>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</td>
<td>Yes</td>
<td>No</td>
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<td>Company License Type <em>Branch Bonds are Not Accepted</em></td>
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</tr>
</tbody>
</table>
| **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)  
• 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 CE –  
7/17/2017 – Available for New Applications*  
7/1/2018 – Conversion Deadline*  
For CC –  
7/17/2017 – Available for New Applications*  
7/1/2018 – 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 converted | Yes | No |
| **Wisconsin Department of Financial Institutions**      | • Mortgage Banker License  
• Mortgage Broker License | 9/12/2016 – Mandatory for New Applications  
9/1/2017 – Conversion Deadline | 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) | 9/12/2016 – Mandatory for New Applications  
6/30/2017 – Conversion Deadline  
For SLL—  
1/1/2017 — Mandatory for New Applications  
6/30/2017 — Conversion Deadline  
For CAL –  
8/1/2018 – Mandatory for New Applications  
9/30/2018 – Conversion Deadline | Yes | No |

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