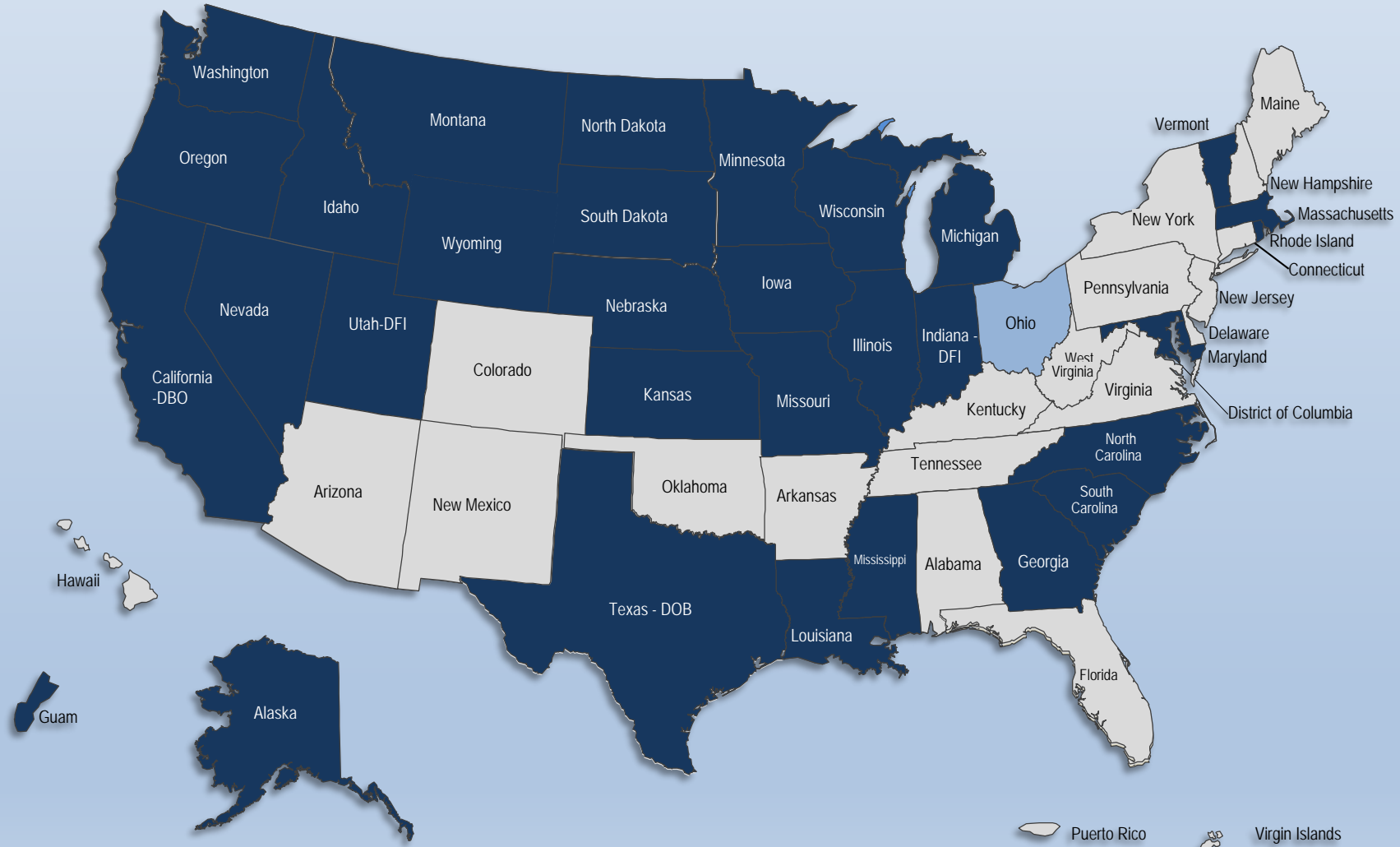




# State Adoption of NMLS ESB

States that have adopted ESB

State Agency adopting ESB for new license types as of 3/15/2019



# 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
<a href="#">Alaska Division of Banking &amp; Securities</a>	<ul style="list-style-type: none"> <li><a href="#">Mortgage Broker/Lender License</a></li> <li><a href="#">Registered Depository Institution Registration</a></li> <li><a href="#">Money Transmitter License</a></li> </ul>	<p>For MBL &amp; 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><b>Note:</b> 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
<a href="#">California Department of Business Oversight</a>	<ul style="list-style-type: none"> <li><a href="#">Student Loan Servicer License</a></li> </ul>	<p>1/1/2018—Mandatory New Application N/A— Conversion Deadline</p>	Yes	No
<a href="#">Georgia Department of Banking and Finance</a>	<ul style="list-style-type: none"> <li><a href="#">Money Transmitter License</a></li> <li><a href="#">Mortgage Broker/Processor License/Registration</a></li> <li><a href="#">Mortgage Lender License/Registration</a></li> <li><a href="#">Seller of Payment Instruments License</a></li> </ul>	<p>1/23/2017—Mandatory New Application 12/31/2017 — Conversion Deadline</p>	Yes	No
<a href="#">Guam Department of Revenue and Taxation</a>	<ul style="list-style-type: none"> <li><a href="#">Mortgage Servicer License</a></li> <li><a href="#">Residential Mortgage Lender and Servicer License</a></li> <li><a href="#">Residential Mortgage Lender License</a></li> </ul>	<p>5/1/2017—Mandatory New Application 9/1/2017 — Conversion Deadline</p>	Yes	No
<a href="#">Idaho Department of Finance</a>	<ul style="list-style-type: none"> <li><a href="#">Collection Agency License</a></li> <li><a href="#">Money Transmitter License</a></li> </ul>	<p>6/1/2018 – Available for New Applicants N/A – Conversion Deadline</p> <p><b>Note:</b> 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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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
<a href="#">Illinois Department of Financial and Professional Regulation, Division of Banking</a>	<ul style="list-style-type: none"> <li><a href="#">Residential Mortgage License</a></li> <li><a href="#">Exempt Company Registration</a></li> </ul>	1/23/2017 — Mandatory New Application 12/31/2017 — Conversion Deadline	Yes	No
<a href="#">Indiana Department of Financial Institutions</a>	<ul style="list-style-type: none"> <li><a href="#">Debt Management License</a></li> <li><a href="#">Exempt Company Registration</a></li> <li><a href="#">First Lien Mortgage Lending License</a></li> <li><a href="#">Money Transmitter License</a></li> <li><a href="#">Subordinate Lien Mortgage Lending License</a></li> </ul>	9/12/2016 – Mandatory New Application 12/31/2016 – Conversion Deadline	Yes	No
<a href="#">Indiana Secretary of State, Securities Division</a>	<ul style="list-style-type: none"> <li><a href="#">Loan Broker License</a></li> </ul>	1/23/2017—Mandatory New Application 7/1/2017 — Conversion Deadline	Yes	No
<a href="#">Iowa Division of Banking</a>	<ul style="list-style-type: none"> <li><a href="#">Closing Agent License</a></li> <li><a href="#">Debt Management License</a></li> <li><a href="#">Exempt Company Registration</a></li> <li><a href="#">Money Services License</a></li> <li><a href="#">Mortgage Banker License</a></li> <li><a href="#">Mortgage Broker License</a></li> </ul>	9/12/2016 – Mandatory New Application 12/31/2016 – Conversion Deadline	Yes	No
<a href="#">Kansas Office of the State Bank Commissioner</a>	<ul style="list-style-type: none"> <li><a href="#">Money Transmitter License</a></li> <li><a href="#">Mortgage Company License</a></li> <li><a href="#">Supervised Loan License</a></li> </ul>	10/1/2018 – Mandatory New Application 8/31/2019 – Conversion Deadline	Yes	No

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# 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
<a href="#">Louisiana Office of Financial Institutions</a>	<ul style="list-style-type: none"> <li><a href="#">Pawnbroker Main Office (in-state) (PMOIS)</a></li> <li><a href="#">Pawnbroker Main Office (out-of-state) (PMOOS)</a></li> <li><a href="#">Residential Mortgage Lending License(RMLL)</a></li> <li><a href="#">Sale of Checks and Money Transmitter (SCMT)</a></li> </ul>	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
<a href="#">Massachusetts Division of Banks</a>	<ul style="list-style-type: none"> <li><a href="#">Check Seller (CS)</a></li> <li><a href="#">Debt Collector (DC)</a></li> <li><a href="#">Foreign Transmittal Agency (FT)</a></li> <li><a href="#">Mortgage Broker License (MB)</a></li> <li><a href="#">Mortgage Lender License (ML)</a></li> <li><a href="#">Exempt Company Registration (EC)</a></li> </ul>	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
<a href="#">Maryland Commissioner of Financial Regulation</a>	<ul style="list-style-type: none"> <li><a href="#">Collection Agency License</a></li> <li><a href="#">Consumer Loan License</a></li> <li><a href="#">Credit Services Business License</a></li> <li><a href="#">Debt Management License</a></li> <li><a href="#">Installment Loan License</a></li> <li><a href="#">Money Transmitter License</a></li> <li><a href="#">Mortgage Lender License</a></li> </ul>	8/1/2017 – Mandatory New Application TBD – Current Licensee Use of ESB Deadline	Yes	No
<a href="#">Michigan Department of Insurance and Financial Services</a>	<ul style="list-style-type: none"> <li><a href="#">1st Mortgage Broker License</a></li> <li><a href="#">1st Mortgage Broker/Lender License</a></li> <li><a href="#">1st Mortgage Broker/Lender/Service License</a></li> <li><a href="#">2nd Mortgage Broker License</a></li> <li><a href="#">2nd Mortgage Broker Registrant</a></li> <li><a href="#">2nd Mortgage Broker/Lender License</a></li> <li><a href="#">2nd Mortgage Broker/Lender Registrant</a></li> <li><a href="#">2nd Mortgage Broker/Lender/Service License</a></li> <li><a href="#">2nd Mortgage Broker/Lender/Service Registrant</a></li> <li><a href="#">Consumer Financial Services Class I License</a></li> <li><a href="#">Consumer Financial Services Class II License</a></li> <li><a href="#">Money Transmitter License</a></li> </ul>	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
<a href="#">Minnesota Department of Commerce</a>	<ul style="list-style-type: none"> <li><a href="#">Accelerated Mortgage Payment Provider License</a></li> <li><a href="#">Credit Services Organization License</a></li> <li><a href="#">Currency Exchange License</a></li> <li><a href="#">Electronic Financial Terminal License</a></li> <li><a href="#">Money Transmitter License</a></li> <li><a href="#">Residential Mortgage Originator License</a></li> <li><a href="#">Residential Mortgage Originator Exemption</a></li> <li><a href="#">Residential Mortgage Servicer License</a></li> <li><a href="#">Residential Mortgage Servicer Exemption</a></li> <li><a href="#">Debt Management Services Provider Company License</a></li> <li><a href="#">Debt Settlement Services Provider Company License</a></li> <li><a href="#">PACE Administrator License</a></li> </ul>	<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
<a href="#">Mississippi Department of Banking and Consumer Finance</a>	<ul style="list-style-type: none"> <li><a href="#">Mortgage Broker License</a></li> <li><a href="#">Mortgage Lender License</a></li> </ul>	<p>1/23/2017 — Available for New Applications TBD — Conversion Deadline</p>	Yes	No
<a href="#">Missouri Division of Finance</a>	<ul style="list-style-type: none"> <li><a href="#">Company License</a></li> </ul>	<p>12/1/2018 – Optional for New Applications Optional Conversion</p>	Yes	No
<a href="#">Montana Division of Banking and Financial Institutions</a>	<ul style="list-style-type: none"> <li><a href="#">Deferred Deposit Lender License</a></li> <li><a href="#">Escrow Business License</a></li> <li><a href="#">Independent Contractor Entity License</a></li> <li><a href="#">Mortgage Broker License</a></li> <li><a href="#">Mortgage Lender License</a></li> <li><a href="#">Mortgage Servicer License</a></li> </ul>	<p>1/23/2017 — Mandatory for New Applications 12/31/2017 — Conversion Deadline</p>	Yes	No
<a href="#">Nebraska Department of Banking and Finance</a>	<ul style="list-style-type: none"> <li><a href="#">Mortgage Banker License</a></li> <li><a href="#">Mortgage Banker Registration</a></li> <li><a href="#">Installment Loan License</a></li> <li><a href="#">Installment Sales License</a></li> <li><a href="#">Money Transmitter License</a></li> </ul>	<p>2/1/2019 — Mandatory for New Application 1/31/2020 — 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
<a href="#">Nevada Division of Mortgage Lending</a>  <i>Note: Exemptions not claimed under NAC 645B.043 or NAC 645E.080 may convert their voluntary bonding to electronic surety bond. Click <a href="#">Click here to access the NV Optional Conversion Plan.</a></i>	<ul style="list-style-type: none"> <li><a href="#">Exempt Company Registration</a></li> <li><a href="#">Mortgage Banker License</a></li> <li><a href="#">Mortgage Broker License</a></li> <li><a href="#">Mortgage Servicer License</a></li> <li><a href="#">Supplemental Mortgage Servicer License</a></li> </ul>	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
<a href="#">North Carolina Office of the Commissioner of Banks</a>	<ul style="list-style-type: none"> <li><a href="#">Money Transmitter License</a></li> <li><a href="#">Mortgage Broker License</a></li> <li><a href="#">Mortgage Lender License</a></li> <li><a href="#">Mortgage Servicer License</a></li> </ul>	6/1/2018 — Mandatory for New Application 12/31/2018 — Conversion Deadline	Yes	No
<a href="#">North Dakota Department of Financial Institutions</a>	<ul style="list-style-type: none"> <li><a href="#">Collection Agency License</a></li> <li><a href="#">Debt Settlement Service Provider License</a></li> <li><a href="#">Exempt Company Registration</a></li> <li><a href="#">Money Broker License</a></li> <li><a href="#">Money Transmitter License</a></li> </ul>	1/23/2017 — Mandatory for New Application 12/31/2017 — Conversion Deadline	Yes	No
<a href="#">Ohio Division of Financial Institutions</a>  <i>New License Types (3/15/2019)</i>	<ul style="list-style-type: none"> <li><a href="#">Money Transmitter License</a></li> <li><a href="#">Short-Term Lender License</a></li> <li><a href="#">Short-Term Lender Nonprofit License</a></li> </ul>	1/1/2018 — Mandatory for New Application 2/1/2018 — Encouraged Conversion Deadline	Yes	No
<a href="#">Oregon Division of Financial Regulation</a>	<ul style="list-style-type: none"> <li><a href="#">Collection Agency Registration</a></li> <li><a href="#">Consumer Finance License</a></li> <li><a href="#">Consumer Finance Registration</a></li> <li><a href="#">Debt Management Service Provider Registration</a></li> <li><a href="#">Exempt Company Registration</a></li> <li><a href="#">Money Transmitter License</a></li> <li><a href="#">Mortgage Lending License</a></li> <li><a href="#">Mortgage Servicer License (MSL)</a></li> </ul>	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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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
<a href="#">Rhode Island Department of Business Regulation</a>	<ul style="list-style-type: none"> <li><a href="#">Check Cashier License</a></li> <li><a href="#">Debt Management Services Registration</a></li> <li><a href="#">Electronic Money Transfers</a></li> <li><a href="#">Lender License</a></li> <li><a href="#">Loan Broker License</a></li> <li><a href="#">Sales of Checks</a></li> <li><a href="#">Small Loan Lender</a></li> <li><a href="#">Third Party Loan Servicer License</a></li> </ul>	1/23/2017 — Mandatory for New Applications 12/31/2017 — Conversion Deadline	Yes	No
<a href="#">South Carolina Office of the Attorney General</a> <i>New License Type (5/14/2018)</i>	<ul style="list-style-type: none"> <li><a href="#">Money Transmitter License</a></li> </ul>	5/14/2018 – Mandatory for All Applicants N/A – Conversion Deadline	Yes	No
<a href="#">South Dakota Division of Banking</a>	<ul style="list-style-type: none"> <li><a href="#">Exempt Mortgage Company Registration</a></li> <li><a href="#">Mortgage Brokerage License</a></li> <li><a href="#">Mortgage Lender License</a></li> </ul>	1/23/2017 — Mandatory for New Application 12/31/2017 — Conversion Deadline	Yes	No
<a href="#">Texas Department of Banking</a>	<ul style="list-style-type: none"> <li><a href="#">Money Transmitter License</a></li> </ul>	9/12/2016 – Optional for New Application Optional Conversion	Yes, if in NMLS	No
<a href="#">Utah Department of Financial Institutions</a>	<ul style="list-style-type: none"> <li><a href="#">Money Transmitter License</a></li> </ul>	1/1/2018 — Mandatory for New Application 12/31/2018 — Conversion Deadline	Yes	No
<a href="#">Vermont Department of Financial Regulation</a>	<ul style="list-style-type: none"> <li><a href="#">Debt Adjuster (DA)</a></li> <li><a href="#">Lender License (LL)</a></li> <li><a href="#">Loan Servicer License (LS)</a></li> <li><a href="#">Loan Solicitation License (LSL)</a></li> <li><a href="#">Mortgage Broker License (MB)</a></li> <li><a href="#">Mortgage Broker Sole Proprietor License (MBSP)</a></li> <li><a href="#">Money Transmitter (MT)</a></li> <li><a href="#">Litigation Funding Registration (LF)</a></li> </ul>	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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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
<a href="#">Washington Department of Financial Institutions</a>	<ul style="list-style-type: none"> <li><a href="#">Check Cashier w/ Small Loan Endorsement (CC)</a></li> <li><a href="#">Consumer Loan Company License (CLC)</a></li> <li><a href="#">Currency Exchanger License (CE)</a></li> <li><a href="#">Money Transmitter License (MT)</a></li> <li><a href="#">Mortgage Broker License (MB)</a></li> </ul>	<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
<a href="#">Wisconsin Department of Financial Institutions</a>	<ul style="list-style-type: none"> <li><a href="#">Mortgage Banker License</a></li> <li><a href="#">Mortgage Broker License</a></li> </ul>	<p>9/12/2016 – Mandatory for New Applications 9/1/2017 – Conversion Deadline</p>	Yes	No
<a href="#">Wyoming Division of Banking</a>	<ul style="list-style-type: none"> <li><a href="#">Exempt Company Registration</a></li> <li><a href="#">Money Transmitter License</a></li> <li><a href="#">Mortgage Broker License</a></li> <li><a href="#">Mortgage Lender/Broker License</a></li> <li><a href="#">Supervised Lender License (SLL)</a></li> <li><a href="#">Collection Agency License (CAL)</a></li> </ul>	<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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