



# AZ Consumer Lender Branch License New Application Checklist (Branch)

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## CHECKLIST SECTIONS

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## GENERAL INFORMATION

**Note from The Arizona Department of Financial Institutions (AZ-DIFI):** We ask that you provide the necessary information needed to make our decision within 10 days of the date we notify you of any deficiencies. This is to ensure the application can be processed and to avoid any undue delay. Untimely submissions, as detailed in the deficiency notice, will result in your application being withdrawn. If the application is withdrawn, application fees, if applicable, will be forfeited and the applicant will be required to submit a new application and application fee.

### Who Is Required to Have This License?

Arizona Revised Statutes [Title 6, Chapter 5 – Consumer Lender](#)

A licensee wishing to establish one or more locations in addition to the corporate office shall first obtain a branch office license. If requesting permission for several branch locations, use a separate application form for each location.

### Activities Authorized Under This License

This license authorizes the following activities...

- Consumer Loan Servicing
- Consumer Loan Lending
- Private Student Loan Lending

### Pre-Requisites for License Applications

- This license should only be applied for by a company that also holds or is applying for an AZ Consumer Lender License.

AZ-DIFI **ONLY** issues an electronic license for this license type.

### Document Uploads

Documents that must be uploaded to the *Document Uploads* section of the Branch Form (MU3) in NMLS are indicated in the checklist below. When uploading documents:

- Follow the guidance in [Document Upload Descriptions and Examples](#).
- Only upload documents relevant to the company application.
- Only upload documents where there is a selectable document category. If inappropriate documents are uploaded that should not be, you will be contacted by your regulator and asked to remove them from NMLS.
- Do not upload the same company documents multiple times. Generally, unless the document is state-specific, if the document has already been uploaded for another state, a new upload is not required unless changes have been made.
- If a document previously uploaded has been revised, delete the old document and replace it with the new document (history of the old document will remain in NMLS).
- For state-specific documents (e.g., Surety Bonds), be sure to indicate the applicable state.

### Helpful Resources

- [Branch Form \(MU3\) Filing Quick Guide](#)
- [Document Upload Descriptions and Examples](#)
- [Payment Options Quick Guide](#)
- [License Status Definitions Quick Guide](#)

### Agency Contact Information

Contact [AZ-DIFI](#) licensing staff by phone at (602) 771-2800 or send your questions via email to [felicensing@difi.az.gov](mailto:felicensing@difi.az.gov) for additional assistance.

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

### LICENSE FEES - Fees collected through NMLS are not REFUNDABLE or TRANSFERABLE.

Complete	AZ Consumer Lender Branch License	Submitted via...															
<input type="checkbox"/>	<p><b>AZ Application Fee:</b> \$500</p> <p><b>AZ License/Registration Fee:</b></p> <table border="1"> <thead> <tr> <th>Application Submitted In</th><th>Fee</th><th>License Active Through</th></tr> </thead> <tbody> <tr> <td>Jan, Feb, Mar</td><td>100.00</td><td>6/30 of the Current Calendar Year</td></tr> <tr> <td>Apr, May, June</td><td>250.00</td><td>6/30 of the Next Calendar Year</td></tr> <tr> <td>July, Aug, Sept</td><td>200.00</td><td>6/30 of the Next Calendar Year</td></tr> <tr> <td>Oct, Nov, Dec</td><td>150.00</td><td>6/30 of the Next Calendar Year</td></tr> </tbody> </table> <p><b>NMLS Initial Processing Fee:</b> \$0</p>	Application Submitted In	Fee	License Active Through	Jan, Feb, Mar	100.00	6/30 of the Current Calendar Year	Apr, May, June	250.00	6/30 of the Next Calendar Year	July, Aug, Sept	200.00	6/30 of the Next Calendar Year	Oct, Nov, Dec	150.00	6/30 of the Next Calendar Year	NMLS (Filing submission)
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### REQUIREMENTS COMPLETED IN NMLS

Complete	AZ Consumer Lender Branch License	Submitted via...
<input type="checkbox"/>	<b>Submission of Branch Form (MU3):</b> Complete and submit the Branch Form (MU3) in NMLS. This form serves as the application for the license through NMLS.	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Other Trade Name(s):</b></p> <ul style="list-style-type: none"> <li>• <b>List your DBA or Trade Name(s) used in Arizona</b> in the “Other Trade Names” (OTN) section of the Branch Form (MU3).</li> <li>• <b>IMPORTANT</b> - If adding a new OTN for the branch location that is not already listed on the Company Form (MU1), during the application process, also submit an amendment for the addition of the OTN through the Company Form (MU1) in NMLS.</li> <li>• A separate license is <b>no longer required</b> for use of multiple trade names.</li> <li>• You may only transact business in the legal name of the entity and any name(s) approved and listed for Arizona under the Trade name section on the NMLS.</li> <li>• A licensee may not use an assumed name or trade name that either: <ul style="list-style-type: none"> <li>○ Is so substantially similar to the assumed name or trade name of another department licensee that it may cause uncertainty or confusion among the public.</li> <li>○ Tends to deceive or mislead the public as to the nature of business that the licensee conducts.</li> </ul> </li> <li>• A person using an approved assumed or trade name shall notify the AZ-DIFI within fifteen days after any material change to the name.</li> <li>• It is recommended that each DBA or Trade Name is registered with the <a href="#">Arizona Secretary of State</a>.</li> </ul>	<p><b>NMLS</b></p> <p><b>Upload in NMLS:</b> under the Document Type <u>Trade Name/Assumed Name Registration Certificates</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<b>Branch Manager:</b> A Branch Manager must be designated for each licensed location. A Branch Manager is defined as an individual whose principal office is physically located in, who is in charge of, and who is responsible for the business operations of a branch office.	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Disclosure Questions:</b> Branch managers must provide a complete and detailed explanation and document upload for each “Yes” response to Disclosure Questions.</p> <p>See the <a href="#">Company Disclosure Explanations Quick Guide</a> for instructions.</p> <p><b>Note:</b> Items regarding bankruptcy, foreclosure actions, outstanding judgments or liens, or delinquent child support payments should be addressed in the <i>Disclosure Explanations</i> section of your Individual Form (MU2).</p>	<b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Individual Form (MU2).
<input type="checkbox"/>	<b>Branch Manager (MU2) Attestation:</b> Complete the Individual Form (MU2) in NMLS. This form must be attested to by the applicable branch manager before it is able to be submitted along with the Branch Form (MU3).	<b>NMLS</b>

Note	<b>Credit Report:</b> Branch Managers are NOT required to authorize a credit report through NMLS.	N/A
Note	<b>MU2 Individual FBI Criminal Background Check Not Required Through NMLS:</b> Branch Managers are NOT required to authorize a FBI criminal background check (CBC) through NMLS.	N/A

#### REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS

Complete	AZ Consumer Lender Branch License	Submitted via...
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No branch documents are required to be uploaded into NMLS for this license/registration at this time.

#### INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS

No individual (MU2) documents are required to be uploaded into NMLS for this license/registration at this time.

#### REQUIREMENTS SUBMITTED OUTSIDE OF NMLS

Complete	AZ Consumer Lender Branch License	Submitted via...
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No items are required to be submitted outside of NMLS for this license/registration at this time.

#### Notice to Applicant Pursuant to [A.R.S. § 41-1030](#)

An agency shall not base a licensing decision in whole or in part on a licensing requirement or condition that is not specifically authorized by statute, rule or state tribal gaming compact. A general grant of authority in statute does not constitute a basis for imposing a license requirement or condition unless a rule is made pursuant to that general grant of authority that specifically authorizes the requirement or condition.

This section may be enforced in a private civil action and relief may be awarded against the State. The court may award reasonable attorney fees, damages and all fees associated with the license application to a party that prevails in an action against the state for a violation of this section.

A State employee may not intentionally or knowingly violate this section. A violation of this section is cause for disciplinary action or dismissed pursuant to the Agency's adopted personnel policy.

This section does not abrogate the immunity provided by section 12-820.01 or 12-820.02.