



CALIFORNIA FINANCING LAW (CFL)

Amendment Checklist (Company)

CHECKLIST SECTIONS

- [General Information](#)
- [Amendments](#)

GENERAL INFORMATION

Instructions

When making changes to your record in NMLS, some changes require the submission and/or upload of supporting documentation. In addition, the California Department of Financial Protection and Innovation (CA-DFPI) requires advance notification for some changes. See the checklist below for details.

Uploading Agency-Specific Documents

If you are required to upload documents to NMLS for an Advance Change Notice (ACN), select “Advance Change Notice” for the document type in the NMLS Document Uploads section. If you are required to upload documents for an amendment that does not require an ACN, select the applicable document type in the *NMLS Document Uploads* section.

AMENDMENTS

- [Change of Legal Name/ Conversion](#)
- [Change of Main Address – 10-Day Advance Notice is Required Prior to Change](#)
- [Change in License Authority](#)
- [Addition, Deletion, or Modification of Fictitious Business Name](#)
- [Change of Disclosure Question\(s\)](#)
- [Addition, Removal, or Modification of Control Persons](#)
- [Change of Ownership](#)
- [Change of Other Business Approval](#)
- [Designated E-mail Address Change](#)

In general, the CA-DFPI does not charge fees for filing amendments, however there are fees for the processing and submission of fingerprints as described below and that cannot be collected through NMLS and must be paid by sending a check made payable to *Department of Financial Protection and Innovation* along with this checklist:

A change in officers, directors, control persons, and managers requires fingerprinting of the new individual, unless fingerprints are otherwise on file. The associated fees are as follows: Fingerprint Fees – \$20 for live scan processing or \$69 for fingerprint cards.

A change of address, change of name, or change in control person or manager must be reported on the applicable Form MU1, Form MU2, and MU3.

Documents that must be uploaded to the *Document Uploads* section of the Company Form (MU1) in NMLS must be uploaded before or at the time of electronic submission of the application through NMLS. **All documents required to be mailed to the Department must be received within 5 business days of the electronic submission of the application in NMLS.** Refer to the checklist for documents that must be uploaded and/or mailed.

Document Uploads Guidance

Documents that must be uploaded to the *Document Uploads* section of the Company Form (MU1) 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 an applicable document category. If an inapplicable document is uploaded in a category, you will be asked to remove it from NMLS.
- Do not upload the same document 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 (the history of the old document will remain in NMLS).
- For state-specific documents, indicate the applicable state.
- Include all documents required to be emailed in one email.

Helpful Resources

- [Document Upload Descriptions and Examples](#)
- [Individual Form \(MU2\) Filing Quick Guide](#)
- [Financial Statements Quick Guide](#)
- [Payment Options Quick Guide](#)
- [License Status Definitions Quick Guide](#)

Agency Contact Information

Contact the *Department of Financial Protection and Innovation* by phone at [\(866\) 275-2677](tel:8662752677) or send your questions via email to CFL.Inquiries@DFPI.ca.gov for additional assistance. For all documents required to be submitted directly to CA-DFPI, mail the documents to the following address.

For U.S. Postal Service and Overnight Delivery:

*Department of Financial Protection and Innovation
CFL Licensing Unit – Amendments
320 West 4th Street, Suite 750
Los Angeles, CA 90013*

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.

Complete	CA-DFPI CFL Legal Name Change/Conversion Amendment	Submitted via...
<input type="checkbox"/>	Change of Legal Name/Conversion: Submit an ACN for a change of Legal Name or Conversion through Company Form (MU1) in NMLS and make the additional changes required by this checklist.	NMLS
<input type="checkbox"/>	<p>Certificate of Authority/Good Standing Certificate (for name change):</p> <p>Corporation</p> <ul style="list-style-type: none"> • Upload the Certificate of Good Standing issued by the California Secretary of State. <p>Limited Liability Company</p> <ul style="list-style-type: none"> • Upload the Certificate of Good Standing issued by the California Secretary of State. <p>Limited Partnership</p> <ul style="list-style-type: none"> • Upload the Certificate of Good Standing for the Limited Partnership from the California Secretary of State. <p>Foreign Entity (outside California)</p> <ul style="list-style-type: none"> • Upload the Certificate of Good Standing issued by the California Secretary of State, and • Upload the Certificate of Good Standing application issued by the Secretary of State of the state of incorporation or formation. <p>Title this document <i>[State prefix] Certificate of Authority or [State prefix] Certificate of Good Standing.</i></p>	Upload in NMLS under the Document Type <i>Certificate of Authority/Good Standing Certificate</i> in the <i>Document Uploads</i> section of the Company Form (MU1).
<input type="checkbox"/>	<p>Customer Authorization for Disclosure of Financial Records (for change of name): Provide a revised Customer Authorization for Disclosure of Financial Records form under the new name, executed by an individual with an MU2 on record.</p> <p>Title this document <i>CA CFL [Company Legal Name] Customer Authorization</i></p>	Upload in NMLS under the Document Type <i>Additional Requirement(s)</i> in the <i>Document Uploads</i> section of the Company Form (MU1).
<input type="checkbox"/>	<p>Surety Bond Rider: Licensees must submit their revised surety bond to CA-DFPI in one of the ways listed below.</p> <p>If you HAVE converted to the Electronic Surety Bond, contact the surety bond producer to inform them of the change and effective date so the producer can initiate the Surety Bond Rider Process in NMLS. Visit the ESB for NMLS Licensees page of the NMLS Resource Center for more information about the Electronic Surety Bond process.</p> <p>If you have NOT converted to the Electronic Surety Bond, upload the Surety Bond Rider that reflects the change of name in NMLS under the Document Type Surety Bond in the <i>Document Uploads</i> section of the Company Form (MU1) AND mail the original copy to the address listed above. The name of the principal insured on the bond must match exactly the full legal name of applicant, including any Other Trade Names.</p>	<p>Electronic Surety Bond in NMLS</p> <p>or</p> <p>Upload in NMLS under the Document Type Surety Bond in the <i>Document Uploads</i> section of the Company Form (MU1). This document should be named <i>CFL Surety Bond.</i></p> <p>and</p> <p>Mail to CA-DFPI</p>

Complete	CA-DFPI CFL Change of Main Address	Submitted via...
<input type="checkbox"/>	CHANGE OF MAIN ADDRESS: Submit an ACN for a change of Main (Corporate) Address through the Company Form (MU1) in NMLS and make the additional changes required by this checklist. A licensee must provide at least ten days advance notice for this change.	NMLS
NOTE	Change of Main Address Fee: \$0 If notification is less than 10 days, Late Penalty - \$500	Mail this penalty to the CA-DFPI
<input type="checkbox"/>	<p>Surety Bond Rider: Licensees must submit their revised surety bond to CA-DFPI in one of the ways listed below.</p> <p><i>If you HAVE converted to the Electronic Surety Bond,</i> no change is necessary. The electronic surety bond incorporates by reference the address for service on Company Form (MU1).</p> <p><i>If you have NOT converted to the Electronic Surety Bond,</i> and the change of address changes your address for service on your surety bond, upload the Surety Bond Rider that reflects the change of name in NMLS under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1) AND mail the original copy to the address listed above. The name of the principal insured on the bond must match exactly the full legal name of applicant, including any Other Trade Names.</p>	<p>Electronic Surety Bond in NMLS – no change needed.</p> <p>or</p> <p>Upload in NMLS under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1). This document should be named CA CFL <i>Surety Bond</i>.</p> <p>and</p> <p>Mail to CA-DFPI</p>

Complete	CA-DFPI CFL License Authority Change	Submitted via...
<input type="checkbox"/>	CHANGE OF LICENSE AUTHORITY - To add or remove finance lender or broker authority to an existing license, update the business activities section of the Company Form (MU1) and make the additional changes required by this checklist.	NMLS
<input type="checkbox"/>	<p>Business Plan: Upload a revised business plan on the Plan of Business form reflecting the changed business activities.</p> <p>Title this document CA CFL [Company Legal Name] Business Plan.</p>	Upload in NMLS under the Document Type <u>Business Plan</u> in the <i>Document Uploads</i> section of the Company Form (MU1).

<input type="checkbox"/>	<p>Other Business: If the change in business activity results in a change to the other business activity previously reported to the CA-DFPI, upload a revised description of the activities the applicant intends to engage in.</p> <p>Title this document <i>CA CFL [Company Legal Name] Other Business Activities</i>.</p>	<p>Upload in NMLS under the Document Type <u>Business Plan</u> in the <i>Document Uploads</i> section of the Company Form MU1.</p>
<input type="checkbox"/>	<p>Financial Statement: If a current financial statement is not already on file, upload a current balance sheet to satisfy the net worth requirement for the applicable business activity. The balance sheet may be unaudited and may not be older than 90 days. For residential mortgage brokers and lenders, the financial statement must reflect the required minimum net worth of \$250,000, unless licensed as a broker only, then requirement is \$50,000. For applicants not engaged in the business of residential mortgage lending or brokering, the minimum net worth is \$25,000. Refer to Financial Code Section 22104 for net worth requirements.</p>	<p>Upload in NMLS: See the Financial Statements Quick Guide for instructions.</p>

Complete	CA-DFPI CFL Fictitious Business Names Approval/Removal	Submitted via...
<input type="checkbox"/>	<p>Other Trade Name/Fictitious Business Name: A licensee must amend its license to add an additional name before doing business under that name. To add a new name, update the <i>Other Trade Names</i> section of the Company Form (MU1).</p> <ul style="list-style-type: none"> • Upload a file-stamped copy of the Certificate of Filing from the County Clerk in California where the fictitious business name was filed. • Applicants who intend to conduct business under a fictitious business name are required to comply with the rules governing the filing of a fictitious business name as set forth in <u>Business and Professions Code 17900 et seq.</u> • The fictitious business name must be filed in the county of the applicant's main office address. The applicant's name must appear as a registrant on the Fictitious Business Name Statement. • A company is not authorized to use a fictitious business name if an assumed/forced name is issued by the California Secretary of State. <u>See Corp. Code, § 2106 subd. (b).</u> <p>Title this document <i>CA CFL [Company Legal Name] Fictitious Business Name/Trade Name/Assumed Name/DBA</i></p>	<p>NMLS Upload in NMLS 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"/>	<p>Removal of an Other Trade Name/Fictitious Business Name: Submit an amendment for deletion of an <i>Other Trade Name</i> through the Company Form (MU1) in NMLS. If deleting an <i>Other Trade Name</i>, this name must be removed from the <i>Other Trade Names</i> section of the Company Form (MU1).</p>	<p>Update MU1 in NMLS: Other Trade Names</p>

Complete	CA-DFPI CFL Change of Disclosure Question(s) Company/Control Person	Submitted via...
<input type="checkbox"/>	<p>Change of Disclosure Question(s): Submit an amendment for a change to Disclosure Question response(s) through the Company Form (MU1) or Individual Form (MU2) in NMLS and make the additional changes required by this checklist.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Provide a complete and detailed explanation for each “Yes” response to Disclosure Questions made by the company (MU1) or related control persons (MU2).</p> <p>Upload copies of all pertinent court documents and orders.</p> <p>See the Company Disclosure Explanations Quick Guide and the Individual Disclosure Explanations Quick Guide for instructions.</p>	<p>Upload in NMLS in the <i>Disclosure Explanations</i> section of the Company Form (MU1) or Individual Form (MU2).</p>

NMLS ID Number	
Legal Name	

Complete	CA-DFPI CFL Change in Control Person or Officers, Directors, Etc.	Submitted via...
<input type="checkbox"/>	<p>Change of Control Person or Officers, Directors, Etc.: Submit a change in Direct Owners/Executive Officers within the Company Form (MU1) in NMLS and make the additional changes required by this checklist.</p>	<p>NMLS</p> <p>Update MU1:</p> <p>Direct Owners and Executive Officers, Indirect Owners, Qualifying Individuals</p>
<input type="checkbox"/>	<p>NMLS Individual Form (MU2): Submit an Individual Form (MU2) for each executive officer, control person, qualifying individual, and individual direct or indirect 10 percent or more owner.</p> <p>Note regarding 10 percent or more owners: Natural persons who directly or indirectly own more than 10 percent of the applicant solely as an economic interest without the ability to elect or direct management, or otherwise exercise control of the applicant or the applicant’s lending activities in any way, are not required to submit Form MU2 or fingerprints. An applicant should reference title 10, California Code of Regulations section 1404 subdivisions (l) and (m), or the Background Check Guidance, for further information.</p> <p>Note regarding control persons: In addition to directors, general partners, managing members, trustees, and other similar individuals with authority to exercise control over the policies and operations of the applicant, “control person” includes an executive officer or control person of an entity owning 10 percent or more of the applicant (directly or indirectly) if that individual is responsible for the day-to-day business decisions related to the applicant’s lending activities.</p>	<p>Submit Individual Form (MU2)</p>
<input type="checkbox"/>	<p>Management Chart: Submit a Management chart displaying the applicant’s directors, officers, and managers (individual name and title).</p> <p>Note: A revised management chart is not needed if the existing uploaded management chart already includes the above information. A company should only upload a single management chart.</p> <p>Title this document CA [Company Legal Name] Management Chart.</p>	<p>Upload in NMLS: under the Document Type <u>Management Chart</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p>Fingerprint Requirement: Submit fingerprints for each individual identified under <i>NMLS Individual Form (MU2)</i>, above.</p> <p>For in-state individuals:</p> <ul style="list-style-type: none"> Complete the form DFPI-CFL Request for Live Scan Service for each individual submitting a set of fingerprints and provide the set of 	<p>Mail to CA-DFPI:</p> <p>For in-state individuals: After submitting fingerprints through a live scan location, mail to CA-DFPI the</p>

	<p>fingerprints through a live scan location in California. A list of live scan locations may be found on the California Department of Justice’s website.</p> <ul style="list-style-type: none"> After submitting fingerprints through the live scan location, provide a copy of the form DFPI-CFL Request for Live Scan Service, completed by the operator at the live scan location, and a \$20 processing fee for each set of fingerprints by mail to the DFPI. The processing fee must be paid by check made payable to the Department of Financial Protection and Innovation. Refer to the Background Check Guidance for further information. <p>For out-of-state individuals:</p> <ul style="list-style-type: none"> Individuals unable to submit fingerprints at a live scan location in California must submit fingerprints through a fingerprint hard card. Fingerprint hard cards may be obtained from CA-DFPI at CFL.inquiries@dfpi.ca.gov. (The FBI fingerprint hard card (FD-258) is widely available and may be obtained from any source. The form may not be downloaded and an original FD-258 on card stock is required.) Submit the completed fingerprint hard card and an \$69 processing fee for each set of fingerprints. The processing fee must be paid by check made payable to the Department of Financial Protection and Innovation. Refer to the Background Check Guidance for further information. <p>The fingerprint requirement applies to all applicable persons regardless of national origin or foreign location.</p>	<p>completed copy of the DFPI-CFL Request for Live Scan Service form and the \$20 processing fee for each set of fingerprints.</p> <p>For out-of-state individuals: Mail to CA-DFPI the \$69 processing fee and the completed fingerprint hard card for each set of fingerprints.</p>
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Complete	CA-DFPI CFL Change in Ownership	Submitted via...
<input type="checkbox"/>	<p>CHANGE IN OWNERSHIP LEGAL DOCUMENTS - Provide copies of all legal documents executed and associated with the change in ownership, including any applicable purchase and sales agreements, merger agreements, or consent to change in ownership agreements.</p> <p>Title this document <i>CA CFL [Company Legal Name] Change in Ownership</i></p>	<p>NMLS</p> <p>Upload in NMLS: under the Document Type <u>Additional Requirement(s)</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p>Organizational Chart/Description: Submit a revised chart showing the percentage of ownership of direct and indirect owners after the change in ownership.</p> <p>Title this document <i>CA [Company Legal Name] Organizational Chart</i></p>	<p>Upload in NMLS: under the Document Type <u>Organizational Chart/Description</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

Complete	CA-DFPI CFL Change of Other Business Approval	Submitted via...
<input type="checkbox"/>	<p>PLAN OF BUSINESS/Other Business Approval. Submit changes to your plan of business on the Plan of Business form.</p> <p>Title this document <i>CA CFL [Company Legal Name] Business Plan</i></p>	<p>Upload in NMLS under the Document Type <u>Business Plan</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

Complete	CA-DFPI CFL Designated Email Change Request	Submitted via...
<input type="checkbox"/>	<p>DESIGNATED E-MAIL: CA-DFPI licensees must maintain a designated email account for communications with CA-DFPI, per the Commissioner's Order issued November 22, 2013, and California Financial Code section 331.5.</p> <p>To change a designated email address, login through the DFPI Self-Service Portal Account and submit the change.</p> <p>Notices of obligations under the CFL will be sent to this designated email account. The account must be continuously monitored and maintained.</p>	<p>DFPI Self Service Portal</p>