



# CA-DFPI Residential Mortgage Lending Act License New Application Checklist (Branch)

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## CHECKLIST SECTIONS

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## GENERAL INFORMATION

### Who Is Required to Have This License?

Each office location of a licensed residential mortgage lender, mortgage servicer, or residential mortgage lender and servicer, other than the main location, which is either located in California or outside of California that seeks to engage in business subject to the California Residential Mortgage Lending Act must obtain an approved branch license.

The California Residential Mortgage Lending Act is contained in [Division 20 \(commencing with Section 50000\)](#) of the California Financial Code and the regulations are contained in [Subchapter 11.5 of Chapter 3, Title 10](#) of the California Code of Regulations.

### License Delivery

CA-DFPI does not issue paper licenses for this license type.

### Pre-Requisites for Submission of Branch Form (MU3)

This license should only be applied for by a company that also holds, or is applying for, a residential mortgage lender, residential mortgage servicer, or residential mortgage lender and servicer license.

### Document Uploads Guidance

Documents that must be uploaded to the *Document Uploads* section of the Company 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 license 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](#)
- [Individual Form \(MU2\) Filing 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 or send your questions via email to [CRMLA.Licensing@DFPI.ca.gov](mailto:CRMLA.Licensing@DFPI.ca.gov) for additional assistance.

*For U.S. Postal Service and Overnight Delivery:*

*Department of Financial Protection and Innovation  
CRMLA Licensing Unit  
320 West 4<sup>th</sup> 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.**

<b>NMLS ID Number</b> (Company)	
<b>NMLS ID Number</b> (Branch)	
<b>Legal Name</b>	

**LICENSE FEES** - Fees collected through NMLS are **NOT REFUNDABLE OR TRANSFERABLE**.

Complete	CA-DFPI Residential Mortgage Lending Act License (Branch)	Submitted via...
<input type="checkbox"/>	<b>NMLS Initial Processing Fee: \$20</b>	<b>NMLS Filing submission</b>

**REQUIREMENTS COMPLETED IN NMLS**

Complete	CA-DFPI Residential Mortgage Lending Act License (Branch)	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"/>	<b>Branch Manager:</b> A branch manager must be designated for each licensed location. 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"/>	<b>Branch Manager (MU2) Attestation:</b> If the branch manager is not licensed as a mortgage loan originator (MLO), the branch manager must complete the Individual Form (MU2) in NMLS. This form must be attested to by the applicable branch manager before it can 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.	<b>N/A</b>
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.	<b>N/A</b>
<input type="checkbox"/>	<b>Disclosure Questions:</b> Provide a complete and detailed explanation and document upload for each "Yes" response to Disclosure Questions made by the branch manager.  See the <a href="#">Company Disclosure Explanations Quick Guide</a> for instructions.	<b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Individual Form (MU2).

<input type="checkbox"/>	<p><b>Other Trade Names:</b> Other Trade Names are managed at the company license level. Once the Other Trade Name is approved at the company level, it can be used across any or all licensed branches. If operating under an approved Other Trade Name, that name, must be listed under the <i>Other Trade Names</i> section of the Branch Form (MU3).</p> <p>If the company intends to conduct business at a branch office under a fictitious business name not already approved by the Commissioner:</p> <ol style="list-style-type: none"> <li>1. Upload a copy of the Fictitious Business Name Statement bearing the seal of the County Clerk for each fictitious business name to be used under the Document Type <i>Trade Name/Assumed Name Registration Certificates</i> in the Document Uploads section of the Company Form (MU1) and.</li> <li>2. List the fictitious business name in the Other Trade Name section of the Company Form (MU1) and Branch Form (MU3)</li> </ol> <p>Refer to Section 17900 of the Business and Professions Code for the requirements of filing this statement.</p> <p>In California, a company is not authorized to use a fictitious business name if an assumed/forced name is issued by the California Secretary of State. The California Department of Financial Protection and Innovation does not limit the number of other trade names.</p> <p>This document should be named <i>CA-DFPI CRMLA Lender or Servicer or Lender/Servicer Fictitious Business Name/Trade Name/Assumed Name</i>.</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>
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