



CA-DFPI Debt Collection License Amendment Checklist (Company)

CHECKLIST SECTIONS

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GENERAL INFORMATION

Instructions

When making changes to your record in NMLS, 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 doesn’t require ACN, select the applicable document type in the NMLS Document Uploads section.

Note: Use the recommended filing naming convention found on the [Document Upload Descriptions and Examples](#).

Helpful Resources

- [Amendments & Advance Change Notice](#)
- [Document Uploads Quick Guide](#)
- [Document Upload Descriptions and Examples](#)

Agency Contact Information

Please refer to CA-DFPI’s website at www.dfpi.ca.gov . You can also contact us at 866-275-2677 or dcla.inquiries@dfpi.ca.gov for additional assistance.

Physical Address:

*California Department of Financial
Protection and Innovation
Debt Collection Licensing Program
2101 Arena Boulevard
Sacramento, California 95834*

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

Criminal Background Check and Credit Check for Individuals

A criminal background check and a credit check are required for an amendment to add any of the following individuals: principal officers (president, chief executive officer, treasurer, chief financial officer and any other officer with direct responsibility for the conduct of the applicant's debt collection activities in this state); directors; managing members; general partners; trustees; individuals owning or controlling, directly or indirectly, ten percent (10%) or more of the applicant; individuals responsible for the conduct of the applicant's debt collection activities in this state; and any other individual listed on the Direct Owners and Executive Officers section of the Company Form MU1.

CA-DFPI is required under California Civil Code section 1798.17 to provide the following notice with any form used to collect personal information from individuals. A social security number and other information specified in the application for a license as a debt collector is being requested pursuant to Sections 100004 and 100009 of the California Financial Code, Section 17520 of the California Family Code, and Section 494.5 of the California Business and Professions Code. The submission of all items of information is mandatory. Failure to provide all or any part of the information requested may preclude CA-DFPI from approving the license application.

The information will be used to: 1) conduct a background investigation of the individual by the California Department of Justice's Identification and Information Branch or by other federal, state or local law enforcement agencies, as authorized by law; 2) determine whether a license, as allowed under the law, should be accepted, granted, approved, denied, revoked or limited in any way, or business entities or individuals licensed or otherwise regulated by CA-DFPI are conducting themselves in accordance with applicable laws, or laws administered by CA-DFPI are being or have been violated and administrative action, civil action, or referral to appropriate federal, state or local law enforcement or regulatory agencies, as authorized by law, is appropriate; 3) match the social security number to the names on the lists of tax delinquencies provided by the California Department of Tax and Fee Administration and the California Franchise Tax Board under Business and Professions Code Section 494.5, and to the list provided by the California Department of Child Support Services under Family Code Section 17520; and 4) respond to requests from child support agencies concerning the social security number. The California Department of Tax and Fee Administration and the California Franchise Tax Board are authorized to share taxpayer information with CA-DFPI. In the event the state tax obligation is not paid by a licensee, CA-DFPI may be required to suspend the license.

Any known or foreseeable disclosures of the information may include transfers to other federal, state, or local law enforcement and regulatory agencies, including NMLS as a channeling agent to, from, or on behalf of those federal, state, and local law enforcement and regulatory agencies, as authorized by law.

Subject to certain exceptions or exemptions, an individual has a right of access to the individual's personal information that is maintained by CA-DFPI. The Deputy Commissioner for Administration, the Department of Financial Protection and Innovation, 2101 Arena Boulevard, Sacramento, California 95834, telephone number (916) 445-5541, is responsible for the system of records and shall, upon request, inform individuals regarding the location of the records and the categories of persons who use the information in the records maintained pursuant to the Debt Collection Licensing Act (Financial Code Section 100000 et seq.).

AMENDMENTS

- [Change of Legal Name](#)
- [Change of Main Address](#)
- [Addition or Modification of Other Trade Name](#)
- [Deletion of Other Trade Name](#)
- [Change of Legal Status](#)
- [Addition or Modification of Affiliates/Subsidiaries](#)
- [Addition or Modification of Direct Owners, Executive Officers,](#)
- [Addition or Modification of Indirect Owners and other Individuals](#)
- [Change of Disclosure Question\(s\)](#)

Note: Information uploaded or filed in NMLS will not be viewable to the agency until the filing has been attested to and submitted through NMLS. Agency-specific requirements that should be emailed or mailed to the agency on the checklist below must be received with the appropriate checklist within five (5) business days of the electronic submission of your filing through NMLS.

NMLS ID Number	
Licensee Legal Name	

Complete	CA-DFPI Debt Collection License Change of Legal Name Amendment Items	Submitted via...
<input type="checkbox"/>	Change of Legal Name: Submit an amendment for a change of Legal Name through the Company Form (MU1) in NMLS not later than 30 calendar days after the date of change.	NMLS
Note	Change of Legal Name Fee: \$0 per license	N/A
<input type="checkbox"/>	Surety Bond Rider: 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.	Electronic Surety Bond in NMLS
<input type="checkbox"/>	<p>Formation Documents: Formation Documents showing the change of legal name must be submitted as specified below.</p> <p>General Partnership:</p> <ul style="list-style-type: none"> • Partnership Agreement <p>Limited Liability Partnership:</p> <ul style="list-style-type: none"> • Partnership Agreement <p>Limited Partnership:</p> <ul style="list-style-type: none"> • Partnership Agreement <p>Limited Liability Limited Partnership:</p> <ul style="list-style-type: none"> • Partnership Agreement <p>Limited Liability Company ("LLC"):</p> <ul style="list-style-type: none"> • Articles of Organization • Operating Agreement <p>Corporation:</p> <ul style="list-style-type: none"> • Articles of Incorporation <p>Not for Profit Corporation:</p> <ul style="list-style-type: none"> • Articles of Incorporation <p>Trust (Statutory):</p> <ul style="list-style-type: none"> • Certificate of Trust • Governing instrument <p>This document should be named <i>Formation Documentation [Date of Creation (MM-DD-YYYY)]</i>.</p>	Upload in NMLS: under the Document Type Formation Document in the <i>Document Uploads</i> section of the Company Form (MU1).

Complete	CA-DFPI Debt Collection License Change of Main Address Amendment Items	Submitted via...
<input type="checkbox"/>	Change of Main Address: Submit an ACN for a change of the principal place of business address through the Company Form (MU1) in NMLS. The ACN must be submitted at least 10 calendar days before the date of the change and include the licensee’s name, street address of the new principal place of business and the date of change, and describe any other existing business being conducted at the new place of business.	NMLS
Note	Change of Main Address: \$0 per license	N/A
<input type="checkbox"/>	Surety Bond Rider: No further action is required to process the change of the licensee’s new principal place of business address.	N/A

Complete	CA-DFPI Debt Collection License Addition or Modification of Other Trade Name Amendment Items	Submitted via...
<input type="checkbox"/>	Addition or Modification of Other Trade Name: Submit an amendment for an addition or change to an Other Trade Name through the Company Form (MU1) in NMLS not later than 30 calendar days after the date of the change.	NMLS
Note	Addition of Other Trade Name \$0 per license.	N/A
<input type="checkbox"/>	Trade Name/Assumed Name Registration Certificates: Trade Name/Assumed Name Registration Certificates must be submitted related to this change type. If operating under an “Other Trade Name”, upload a file endorsed copy of the fictitious business name statement filed in accordance with Chapter 5, commencing with Section 17900 of the California Business and Professions Code for each fictitious business name, trade name or dba the licensee intends to use in California. This document should be named <i>CA-DFPI Debt Collector Trade Name – Assumed Name</i> .	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).

Complete	CA-DFPI Debt Collection License Deletion of Other Trade Name Amendment Items	Submitted via...
<input type="checkbox"/>	Deletion of Other Trade Name: Submit an amendment for deletion of an Other Trade Name through the Company Form (MU1) in NMLS not later than 30 calendar days after the date of the change. If deleting an Other Trade Name, this name must be removed from the <i>Other Trade Names</i> section of the Company Form (MU1).	NMLS

Complete	CA-DFPI Debt Collection License Deletion of Other Trade Name Amendment Items	Submitted via...
<input type="checkbox"/>	<p>Other Trade Name Dissolution: Submit a copy of any document evidencing the elimination, deletion or dissolutions of an Other Trade Name, if applicable.</p> <p>This document should be named <i>CA-DFPI Debt Collector Trade Name Dissolution</i>.</p>	<p>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>

Complete	CA-DFPI Debt Collection License Change of Legal Status Amendment Items	Submitted via...
<input type="checkbox"/>	<p>Change of Legal Status: Submit an amendment for a change in Legal Status within the Company Form (MU1) in NMLS not later than 30 calendar days after the date of change.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Change of Legal Status: Submit documentation evidencing change of legal status.</p>	<p>Upload in NMLS: under the Document Type <u>Advance Change Notice</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

Complete	CA-DFPI Debt Collection License Addition or Modification of Affiliates/Subsidiaries Amendment Items	Submitted via...
<input type="checkbox"/>	<p>Addition or Modification of Affiliates/Subsidiaries: Submit an amendment for an addition or change in Affiliates/Subsidiaries within the Company Form (MU1) in NMLS not later than 30 calendar days after the date of the change.</p>	<p>NMLS</p>

Complete	CA-DFPI Debt Collection License Addition or Modification of Direct Owners/Executive Officers Amendment Items	Submitted via...
<input type="checkbox"/>	<p>Addition or Modification of Direct Owners/Executive Officers: Submit an amendment for an addition or change in Direct Owners, Executive Officers or Indirect Owners within the Company Form (MU1) in NMLS not later than 30 calendar days after the date of the change.</p>	<p>NMLS</p>

Complete	CA-DFPI Debt Collection License Addition or Modification of Direct Owners/Executive Officers Amendment Items	Submitted via...
<input type="checkbox"/>	Credit Report for Control Persons: \$15 per control person.	NMLS (Filing submission)
<input type="checkbox"/>	Credit Report: Individuals in a position of control are required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license amendment for your company can be filed through NMLS. This authorization is made when the Individual Form (MU2) is submitted as part of the Company Form (MU1).	NMLS
<input type="checkbox"/>	Credit Report Explanations: Submit a line by line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs, payment arrangements and evidence of payments made, or evidence of any formal dispute filed (documents must be dated). Accounts to address include, but are not limited to: collections items, charge offs, accounts currently past due, accounts with serious delinquencies in the last three (3) years, repossessions, loan modifications, etc. Note: 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). This document should be named <i>Credit Report Explanations – Sub Name – Document Creation Date</i> .	Upload in NMLS: under the Document Type Credit Report Explanations in the <i>Document Uploads</i> section of the Individual Form (MU2).
Note	MU2 Individual FBI Criminal Background Check Not Required Through NMLS: Direct Owners, Executive Officers, Indirect Owners and other Individuals are NOT required to authorize a FBI criminal background check (CBC) through NMLS. A CBC is required outside of NMLS for Direct Owners, Executive Officers, Indirect Owners and other Individuals. See the <i>Requirements Submitted Outside of NMLS</i> for the CA-DFPI CBC requirements.	N/A

Complete	CA-DFPI Debt Collection License Addition or Modification of Indirect Owners	Submitted via...
<input type="checkbox"/>	Addition or Modification of Indirect Owners: Submit an amendment for an addition or change in Indirect Owners within the Company Form (MU1) in NMLS not later than 30 calendar days after the date of the change.	NMLS

Complete	CA-DFPI Debt Collection License Addition or Modification of Indirect Owners	Submitted via...
<input type="checkbox"/>	Credit Report for Control Persons: \$15 per control person.	NMLS (Filing submission)
<input type="checkbox"/>	<p>Credit Report: Individuals in a position of control are required to authorize a credit report through NMLS.</p> <p>Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license amendment for your company can be filed through NMLS. This authorization is made when the Individual Form (MU2) is submitted as part of the Company Form (MU1).</p>	NMLS
<input type="checkbox"/>	<p>Credit Report Explanations: Submit a line by line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs, payment arrangements and evidence of payments made, or evidence of any formal dispute filed (documents must be dated). Accounts to address include, but are not limited to: collections items, charge offs, accounts currently past due, accounts with serious delinquencies in the last three (3) years, repossessions, loan modifications, etc.</p> <p>Note: 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> <p>This document should be named <i>Credit Report Explanations – Sub Name – Document Creation Date</i>.</p>	Upload in NMLS: under the Document Type Credit Report Explanations in the <i>Document Uploads</i> section of the Individual Form (MU2).
Note	<p>MU2 Individual FBI Criminal Background Check Not Required Through NMLS: Indirect Owners and other Individuals are NOT required to authorize a FBI criminal background check (CBC) through NMLS.</p> <p>A CBC is required outside of NMLS for Direct Owners, Executive Officers, Indirect Owners and other Individuals. See the <i>Requirements Submitted Outside of NMLS</i> for the CA-DFPI CBC requirements.</p>	N/A
Complete	CA-DFPI Debt Collection License Addition or Modification of Qualified Individuals	Submitted via...
<input type="checkbox"/>	Addition or Modification of Qualified Individual: Submit an amendment for an addition or change in Indirect Owners within the Company Form (MU1) in NMLS not later than 30 calendar days after the date of the change.	NMLS
<input type="checkbox"/>	Credit Report for Control Persons: \$15 per Qualified Individual.	NMLS (Filing submission)

Complete	CA-DFPI Debt Collection License Addition or Modification of Indirect Owners	Submitted via...
<input type="checkbox"/>	<p>Credit Report: Qualified Individuals are required to authorize a credit report through NMLS.</p> <p>Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license amendment for your company can be filed through NMLS. This authorization is made when the Individual Form (MU2) is submitted as part of the Company Form (MU1).</p>	NMLS
<input type="checkbox"/>	<p>Credit Report Explanations: Submit a line by line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs, payment arrangements and evidence of payments made, or evidence of any formal dispute filed (documents must be dated). Accounts to address include, but are not limited to: collections items, charge offs, accounts currently past due, accounts with serious delinquencies in the last three (3) years, repossessions, loan modifications, etc.</p> <p>Note: 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> <p>This document should be named <i>Credit Report Explanations – Sub Name – Document Creation Date</i>.</p>	Upload in NMLS: under the Document Type <u>Credit Report Explanations</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).
Note	<p>MU2 Individual FBI Criminal Background Check Not Required Through NMLS: Indirect Owners and other Individuals are NOT required to authorize a FBI criminal background check (CBC) through NMLS.</p> <p>A CBC is required outside of NMLS for Direct Owners, Executive Officers, Indirect Owners and other Individuals. See the <i>Requirements Submitted Outside of NMLS</i> for the CA-DFPI CBC requirements.</p>	N/A

Complete	CA-DFPI Debt Collection License Change of Disclosure Question(s) Amendment Items	Submitted via...
<input type="checkbox"/>	Change of Disclosure Question(s): Submit an amendment for a change to Disclosure Question response(s) through the Company Form (MU1) in NMLS not later than 30 calendar days after the date of the occurrence of the event that results in the information becoming inaccurate or incomplete.	NMLS
<input type="checkbox"/>	Changing a Response from No to Yes: Provide a complete and detailed explanation and document upload for each response that changes from “No” to “Yes” for company or each control person. See the Company Disclosure Explanations Quick Guide for instructions.	Upload in NMLS in the <i>Disclosure Explanations</i> section of the Company Form (MU1) or Individual Form (MU2).
<input type="checkbox"/>	Changing a Response from Yes to No: When changing a Disclosure Question response from Yes to No, you will be required to remove the question from the associated Disclosure Explanation and provide an Amendment Reason. You must select “Add Explanation for “No” Responses” and provide an explanation for each response that changes from “Yes” to “No” for company or each control person. You must also upload a document (PDF) related to the explanation. See the Company Disclosure Explanations Quick Guide for instructions.	Upload in NMLS in the <i>Disclosure Explanations</i> section of the Company Form (MU1) or Individual Form (MU2).

NMLS ID Number	
Licensee Legal Name	

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS		
Complete	CA-DFPI Debt Collection License	Submitted via...
<input type="checkbox"/>	<p>Fingerprint Requirements: Detailed instructions for fingerprinting of individuals in California and individuals residing outside of California will be emailed to the applicant’s Primary Company Contact when the license application is submitted through NMLS. Applicants will have 60 days from when the instructions are received to complete the fingerprinting process.</p> <p>Fingerprints will need to be submitted for any individual that the Individual Form (MU2) is filed for.</p> <p>No license will be issued until CA-DFPI receives a response for all individuals required to submit fingerprint information under the Debt Collection Licensing Act.</p>	<p>Information will be provided via emailed instructions.</p>
	<p>State Background Information Required from Individuals Who Are Not Residents of the United States: In addition to other background information required in the application, applicants must engage a search firm to perform an investigative background report of each individual required to be fingerprinted under the Debt Collection Licensing Act who does not currently reside in the United States or has not resided in the United States for at least ten (10) years. This investigative background report shall be required in addition to fingerprinting of the individual.</p> <p>The search firm must have sufficient resources and be properly licensed to conduct the background search. The search firm cannot be affiliated with or related to the applicant or individual who is the subject of the search. The report must be in English, or if the report is in another language, the report must be translated to English and include a translator’s certificate. The cost of the report shall be paid by the applicant or individual.</p> <p>The report shall contain the following, at a minimum:</p> <ul style="list-style-type: none"> • A comprehensive credit report and/or history, including the actual credit report if available, as well as a summary. • Civil court and bankruptcy court records concerning the individual for the past ten (10) years. The search for these records shall include a search of the court data in the country(s), state(s), and town(s) where the individual resided or worked. • Criminal records of the individual, including felonies, misdemeanors and violations (excluding traffic violations). The search for these records shall include a search of court data in the country(s), state(s), and town(s) where the individual resided or worked. 	<p>Email to: dcla.inquiries@dfpi.ca.gov</p> <p>Or</p> <p>Mail to: Department of Financial Protection and Innovation, Debt Collection Licensing Program, 2101 Arena Boulevard, Sacramento, California 95834, for fingerprinting of individuals outside of California.</p>

- Employment history during the last ten (10) years.
- Media records during the last ten (10) years referencing the individual. Media records include national and local publications, wire services, and business publications.
- Regulatory history, particularly in connection with debt collection activities.

The report shall be accompanied by a search summary letter that identifies the scope of the search, indicates the independence of the search firm from the applicant and the individual who is the subject of the search, and identifies an individual from the search firm and the individual's contact information for the Commissioner of CA-DFPI to contact for questions regarding the report.

If an individual has had a report containing at least the information listed above prepared for another licensing agency within twelve (12) months of the filing of this application, the applicant or individual may request permission from that licensing agency or the search firm to submit a copy of that report to the Commissioner of CA-DFPI through NMLS. If the applicant or individual elects to submit a prior report, the applicant or individual shall also submit a statement of no material change to the information in the report through NMLS. The statement must include the name of the individual and the license applicant and be dated and signed by the individual or license applicant.

This document should be named *Investigative Background Report*.