



CA-DFPI DEBT COLLECTION LICENSE New Registration Checklist (Branch)

CHECKLIST SECTIONS

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GENERAL INFORMATION

Who is required to have this license?

The following persons are required to obtain a license to engage in the business of debt collection in California pursuant to the Debt Collection Licensing Act (California Financial Code section 100000, et seq.):

- Any person who, in the ordinary course of business, regularly, on the person's own behalf or on behalf of others, engages in debt collection.
- Any person who composes and sells, or offers to compose and sell, forms, letters and other collection media used or intended to be used for debt collection.
- Any person who engages in the business of a debt buyer. A debt buyer is any person or entity who regularly engages in the business of purchasing charged-off consumer debt for collection purposes, whether it collects the debt itself, hires a third party for collection, or hires an attorney-at-law for collection litigation (California Civil Code section 1788.50.)

Activities Authorized Under This License

This license authorizes the following activities:

- First party debt collection
- Third party debt collection
- First mortgage servicing (only for collections for first mortgages the company holds/owns)
- Third party first mortgage servicing (only for collections for first mortgages the company does not hold/own)
- Third party subordinate lien mortgage servicing (only for collections for subordinate lien mortgage the company does not hold/own)
- Judgment recovery
- Other debt

This registration should only be applied for by a licensee that holds a California Department of Financial Protection and Innovation (CA-DFPI) Debt Collection License or an applicant that is simultaneously applying for a

CA-DFPI Debt Collection License. A licensee must register a new branch within thirty (30) calendar days of the date of engaging in business at the new branch.

CA-DFPI does not issue paper registrations for this registration type. Upon receiving all required information from the applicant or licensee, CA-DFPI will notify the individual named in the Company Form (MU1) as the Primary Company Contact by email that the branch has been registered with CA-DFPI.

Pre-Requisites for Branch Registration

Criminal Background Check and Credit Check. A criminal background check and a credit check are required for branch managers. 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 branch registration 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 registration.

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.).

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

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 THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.

NMLS ID Number (Company)	
NMLS ID Number (Branch)	

LICENSE FEES - Fees collected through NMLS are not REFUNDABLE or TRANSFERABLE.		
Complete	CA-DFPI Debt Collection Branch Registration	Submitted via...
Note	NMLS Initial Processing Fee: \$0	N/A
<input type="checkbox"/>	Credit Report for Control Persons: \$15 per control person.	NMLS (Filing submission)
<input type="checkbox"/>	<p>Fingerprinting Processing Fees: These fees are not collected through NMLS. See the California Attorney General’s website at: https://oag.ca.gov/fingerprints for current fee information. Additionally, instructions and current fee amounts will be sent by email after the application is submitted in NMLS.</p>	<p>Pay to: Live Scan operator for fingerprinting in California</p> <p>Mail to: Debt Collection Licensing Program, California Department of Financial Protection and Innovation, 2101 Arena Boulevard, Sacramento, California 95834, for fingerprinting outside of California</p>

REQUIREMENTS COMPLETED IN NMLS		
Complete	CA-DFPI Debt Collection Branch Registration	Submitted via...
<input type="checkbox"/>	Submission of Branch Form (MU3): Complete and submit the Branch Form (MU3) in NMLS. This form serves as the application for the registration through NMLS.	NMLS
<input type="checkbox"/>	<p>Other Trade Names: If this branch is operating under a name that is different from the applicant’s legal name, that name (“Trade Name”, “Fictitious Business Name”, “Assumed Name” or “DBA”) must be listed under the <i>Other Trade Names</i> section of both the Branch Form (MU3) and the Company Form (MU1). CA-DFPI does not limit the number of other trade names.</p> <p>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 trade name, fictitious business name or dba the licensee or applicant intends to use in California.</p> <p>This document should be named <i>Debt Collection License Trade Name – Assumed Name</i>.</p>	<p>NMLS</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>
<input type="checkbox"/>	Web Addresses: CA-DFPI requires full web addresses for the branch and for any separate websites for other fictitious business or trade names. Indicate whether business is transacted through the website(s).	NMLS
<input type="checkbox"/>	Branch Manager: A Branch Manager must be designated for each licensed location. A Branch Manager is defined as an individual who is in charge of, and who is responsible for the business operations of a branch office.	NMLS
<input type="checkbox"/>	Branch Manager (MU2) Attestation: 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).	NMLS
<input type="checkbox"/>	Credit Report: Branch Managers 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 branch registration request for your company can be filed through NMLS. This authorization is made when the Individual Form (MU2) is submitted as part of the Branch Form (MU3).	NMLS
Note	<p>MU2 Individual FBI Criminal Background Check Not Required Through NMLS: Branch Managers are NOT required to authorize a FBI criminal background check (CBC) through NMLS.</p> <p>Note: A CBC is required outside NMLS for this registration. See the Requirements/Documents Uploaded in NMLS or Requirements Completed Outside of NMLS section for CBC requirements.</p>	N/A

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS		
Complete	CA-DFPI Debt Collection Branch Registration	Submitted via...
INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN 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 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>	<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).</p>
<input type="checkbox"/>	<p>Legal Name/Status Documentation: Submit legal documentation of legal name used within the ten (10) years prior to the date of this registration. This should include certified copies of divorce decree, marriage certificate, copy of driver’s license, passports, etc. Submit documentation showing the individual’s legal status and authorization to work in the United States.</p> <p>This document should be named <i>[Document Name]</i> (Ex. Driver’s License, Marriage Certificate, etc.).</p>	<p>Upload in NMLS: under the Document Type <u>Legal Name/Status Documentation</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).</p>

NMLS ID Number (Company)	
NMLS ID Number (Branch)	
Applicant Legal Name	

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS		
Complete	CA-DFPI Debt Collection Branch Registration	Submitted via...
<input type="checkbox"/>	<p>Fingerprinting: Fingerprints must be submitted for the individual designated on the Branch Form (MU3) as the Branch Manager.</p> <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 registration application is submitted through NMLS. Registrants will have 60 days from when the instructions are received to complete the fingerprinting process.</p>	<p>Information will be provided via emailed instructions.</p>
<input type="checkbox"/>	<p>State Background Information Required from Individuals Who Are Not Residents of the United States: Submit an investigative background report if the individual designated as Branch Manager 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 licensee) 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, licensee 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. • Employment history during the last ten (10) years. 	<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>

- 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 (or licensee) 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 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 registration, the applicant (or licensee) or individual may request permission from that licensing agency or the search firm to submit a copy of that report to CA-DFPI through NMLS. If the applicant (or licensee) or individual elects to submit a prior report, the applicant (or licensee) 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 applicant (or licensee) and be dated and signed by the individual or applicant (or licensee).

This document should be named *Investigative Background Report*.