



# CA-DFPI Debt Collection License Amendment Checklist (Branch)

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## CHECKLIST SECTIONS

- [General Information](#)
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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 Quick Guide](#)
- [Document Uploads Quick Guide](#)
- [Document Upload Descriptions and Examples](#)

### Agency Contact Information

Please refer to CA-DFPI’s website at [www.dfpi.ca.gov](http://www.dfpi.ca.gov) . You can also contact us at 866-275-2677 or [dcla.inquiries@dfpi.ca.gov](mailto: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.

## AMENDMENTS

- [Change of Branch Address](#)
- [Addition or Modification of Other Trade Name](#)
- [Deletion of Other Trade Name](#)
- [Change of Branch Manager](#)
- [Change of Branch Manager 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 submission through the NMLS.

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

<b>Complete</b>	<b>CA-DFPI Debt Collection Branch Registration Change of Branch Address Amendment Items</b>	<b>Submitted via...</b>
<input type="checkbox"/>	<b>Change of Branch Address:</b> Submit an amendment for a change of Branch Address through the Branch Form (MU3) in NMLS. Notice must be provided not later than 30 calendar days after the date of the change.	<b>NMLS</b>
<b>Note</b>	<b>Change of Branch Address:</b> \$0 per license	<b>N/A</b>

<b>Complete</b>	<b>CA-DFPI Debt Collection Branch Registration Addition or Modification of Other Trade Name Amendment Items</b>	<b>Submitted via...</b>
<input type="checkbox"/>	<b>Addition or Modification of Other Trade Name:</b> Submit an amendment for an addition or change to an Other Trade Name through the Branch Form (MU3) in NMLS. Notice must be provided not later than 30 calendar days after the date of the change.  <b>Note:</b> When adding an Other Trade Name to a Branch Form (MU3), the name must also be added to the Company Form (MU1).	<b>NMLS</b>
<b>Note</b>	<b>Addition of Other Trade Name Fee:</b> \$0	<b>N/A</b>
<input type="checkbox"/>	<b>Trade Name/Assumed Name Registration Certificates:</b> Trade Name/Assumed Name Registration Certificates must be submitted related to this change type.  If the branch is operating under a trade name (fictitious business name, assumed name or dba), 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. CA-DFPI does not limit the number of trade names.  This document should be named <i>Debt Collector Trade Name – Assumed Name</i> .	<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 Branch Form (MU3).

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

<b>Complete</b>	<b>CA-DFPI Debt Collection Branch Registration Deletion of Other Trade Name Amendment Items</b>	<b>Submitted via...</b>
<input type="checkbox"/>	<p><b>Deletion of Other Trade Name:</b> Submit an amendment for deletion of an Other Trade Name through the Branch Form (MU3) in NMLS. Notice must be provided not later than 30 calendar days after the date of the change.</p> <p><b>Note:</b> If the Other Trade Name being deleted from the Branch Form (MU3) will no longer be used by the applicant or licensee, the name must also be deleted from the Company Form (MU1).</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Trade Name Dissolution:</b> Upload a copy of any document evidencing the deletion of the Other Trade Name.</p> <p>This document should be named <i>Debt Collector Trade Name Dissolution</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 Branch Form (MU3).</p>

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

Complete	CA-DFPI Debt Collection Branch Registration Change of Branch Manager Amendment Items	Submitted via...
<input type="checkbox"/>	<b>Addition or Modification of Branch Manager:</b> Submit an amendment for a change in Branch Manager within the Branch Form (MU3) in NMLS. Notice must be provided not later than 30 calendar days after the date of the change.	NMLS
Note	<b>Change of Branch Manager Fee:</b> \$0 per license	N/A
<input type="checkbox"/>	<b>Credit Report:</b> Individuals designated as 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 license request or branch registration for your company can be filed through NMLS.	NMLS
<input type="checkbox"/>	<b>Credit Report for Control Persons:</b> \$15 per Branch Manager	NMLS (Filing submission)
<input type="checkbox"/>	<p><b>Credit Report Explanations:</b> Upload 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><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> <p>This document should be named <i>Credit Report Explanations – Sub Name – Document Creation Date</i>.</p>	<b>Upload in NMLS:</b> under the Document Type <u>Credit Report Explanations</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).
<input type="checkbox"/>	<p><b>Legal Name/Status Documentation:</b> Upload documentation of all legal names used within the ten (10) years prior to the date of this registration. Upload documentation of the Branch Managers’s legal status and authorization to work in the United States. This should include certified copies of divorce decree, marriage certificate, copy of driver’s license, passports, etc.</p> <p>This document should be named <i>[Document Name]</i> (e.g. Driver’s Licenses, Marriage Certificate, etc.)</p>	<b>Upload in NMLS:</b> under the Document Type <u>Legal Name/Status Documentation</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).

<b>Complete</b>	<b>CA-DFPI Debt Collection Branch Registration Change of Branch Manager Amendment Items</b>	<b>Submitted via...</b>
<b>Note</b>	<p><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.</p> <p><b>A CBC is required outside of NMLS for Direct Owners, Executive Officers, Indirect Owners and other Individuals.</b> See the <i>Requirements Submitted Outside of NMLS</i> for the CA-DFPI CBC requirements.</p>	<b>N/A</b>

<b>Complete</b>	<b>CA-DFPI Debt Collection Branch Registration Change to Branch Manager Disclosure Question(s) Amendment Items</b>	<b>Submitted via...</b>
<input type="checkbox"/>	<p><b>Change of Disclosure Question(s):</b> Submit an amendment for a change to Disclosure Question response(s) through the Branch Manager’s Individual Form (MU2) 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.</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Changing a Response from No to Yes:</b> Provide a complete and detailed explanation and document upload for each response that changes from “No” to “Yes” for the Branch Manager.</p> <p>See the <a href="#">Individual Disclosure Explanations Quick Guide</a> and the <a href="#">Disclosure Explanations - Document Upload Quick Guide</a> for instructions.</p>	<b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Individual Form (MU2).
<input type="checkbox"/>	<p><b>Changing a Response from Yes to No:</b> When changing a Disclosure Question response from Yes to No for the Branch Manager, you will be required to remove the question from the associated Disclosure Explanation and provide an Amendment Reason.</p> <p>You must select “Add Explanation for “No” Responses” and provide an explanation for each response that changes from “Yes” to “No” for the Branch Manager. You must also upload a document (PDF) related to the explanation.</p> <p>See the <a href="#">Individual Disclosure Explanations Quick Guide</a> and the <a href="#">Disclosure Explanations - Document Upload Quick Guide</a> for instructions.</p>	<b>NMLS</b>

<b>Complete</b>	<b>CA-DFPI Debt Collection Branch Registration Requirements Submitted Outside of NMLS Amendment Items</b>	<b>Submitted via...</b>
	<p><b>Fingerprinting:</b> Fingerprints must be submitted for the individual designated on Branch Form (MU3) as the Branch Manager.</p> <p>The individual designated as Branch Manager is subject to CA-DFPI’s approval. CA-DFPI will notify the licensee of approval or denial of the individual with ninety (90) calendar days of the licensee’s notification of the new branch. If CA-DFPI denies the individual designated as the Branch Manager, the licensee</p>	<b>Information will be provided via emailed instructions.</b>

<input type="checkbox"/>	<p>must designate a different individual as the Branch Manager for CA-DFPI's approval within ten (10) calendar days of the date of receipt of notification of CA-DFPI's denial.</p> <p><b>Fingerprint Requirements:</b> 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>	
<input type="checkbox"/>	<p><b>State Background Information Required from Individuals Who Are Not Residents of the United States:</b> 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. <b>This investigative background report shall be required in addition to fingerprinting of the individual.</b></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"> <li>• A comprehensive credit report and/or history, including the actual credit report if available, as well as a summary.</li> <li>• 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.</li> <li>• 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.</li> <li>• Employment history during the last ten (10) years.</li> <li>• Media records during the last ten (10) years referencing the individual. Media records include national and local publications, wire services, and business publications.</li> <li>• Regulatory history, particularly in connection with debt collection activities.</li> </ul> <p>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.</p>	<p><b>Email to:</b>  <a href="mailto:dcla.inquiries@dfpi.ca.gov">dcla.inquiries@dfpi.ca.gov</a></p> <p><b>Or</b></p> <p><b>Mail to:</b> Department of Financial Protection and Innovation, Debt Collection Licensing Program, 2101 Arena Boulevard, Sacramento, California 95834, for fingerprinting of individuals outside of California.</p>

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*.