



GA Installment Lender Branch Approval Amendment Checklist (Branch)

CHECKLIST SECTIONS

- [General Information](#)
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GENERAL INFORMATION

Instructions

The Georgia Department of Banking and Finance (Department) does not require advance notice for any changes; make the changes in NMLS as of the effective date and submit supporting documentation as instructed in the checklist below.

All new location managers and changes in location managers for Georgia Installment Lender company licensees must be approved by the Department. A licensee may place a new branch manager subject to the Department's approval but shall file for approval within 15 days of the placement and shall remove the person immediately should the Department deny approval.

A **location manager** must be designated and approved for each licensed location in Georgia [Department Rule 80-14-1-.02]. The location manager is an individual who supervises daily activities in Georgia of an installment lender licensee, whether at a main or branch location, and regardless of job title. An MU2 must also be completed in NMLS on the location manager (referred to as the Branch Manager in NMLS) with this application.

No individual may serve as the branch manager of more than one location of a licensee. This restriction is in place to ensure that the branch manager can effectively manage the branch location and adequately supervise the daily functions performed by the employees at the location.

Secure E-mail Communications from the Department: The Department utilizes a secure electronic mail system to protect the integrity and confidentiality of confidential e-mail communication you receive from us. Be sure to read the following resource on our website to ensure that you do not miss important communications concerning clarification or additional information needed regarding control persons associated with the application. https://dbf.georgia.gov/sites/dbf.georgia.gov/files/related_files/document/Ironport_CiscoDBFSecureEmailInstructions.pdf.

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](#)

AMENDMENTS

- [Change of Branch Address](#)
- [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 Contact Information

Contact NDFI Division licensing staff by phone at (770) 986-1136 or send your questions via email to dbfgila@dbf.state.ga.us for additional assistance.

*Georgia Department of Banking & Finance
NDFI Division
2990 Brandywine Road, Suite 200
Atlanta, GA 30341-5565*

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	GA Installment Lender Branch Approval Change of Branch Address Amendment Items	Submitted via...
<input type="checkbox"/>	Change of Branch Address: Submit an amendment for a change of Branch Address through the Branch Form (MU3) in NMLS.	NMLS
<input type="checkbox"/>	Branch Lease: Upload a copy of the signed leasing agreement between the property owner and the branch authorizing it to work out of the physical location. Lease agreements that are not between the property owner and the licensee require explanation. This document should be named <i>Branch Lease – Document Creation Date</i> .	Upload in NMLS: under the Document Type <u>Branch Written Agreement</u> in the <i>Document Uploads</i> section of the Branch Form (MU3).
<input type="checkbox"/>	Convenience & Advantage Questionnaire: The distance of the proposed new branch location from the current branch location will determine if the Convenience & Advantage Questionnaire is required. Answers to the GA Installment Lender Branch Office Questionnaire should be typed. If additional answer space is required, please include additional pages and attach to this application. Click to download document. This document should be named <i>GA Convenience & Advantage Questionnaire – Document Creation Date</i> .	Upload in NMLS: under the Document Type <u>Branch Written Agreement</u> in the <i>Document Uploads</i> section of the Branch Form (MU3).

Complete	GA Installment Lender Branch Approval Change of Branch Manager Amendment Items	Submitted via...
<input type="checkbox"/>	Addition or Modification of Branch Manager (Location Manager): Submit an amendment for a change in Branch Manager within the Branch Form (MU3) in NMLS. The Branch Manager must have a completed Individual Form (MU2) filed at the same time as the Branch Form (MU3). The employment history of the branch manager should be updated, as appropriate.	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"/>	Disclosure Questions: Provide a complete and detailed explanation and document upload for each “Yes” response to Disclosure Questions made by the company or related control persons (MU2). See the Company Disclosure Explanations Quick Guide for instructions.	Upload in NMLS in the <i>Disclosure Explanations</i> section of the Individual Form (MU2).
<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	NMLS

Complete	GA Installment Lender Branch Approval Change of Branch Manager Amendment Items	Submitted via...
	Process (IDV) along with an individual attestation before a license request for can be filed through 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 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>MU2 Individual FBI Criminal Background Check Requirements: Branch managers indicated on the Branch Form (MU3) are required to authorize an FBI criminal background check (CBC) through NMLS.</p> <ul style="list-style-type: none"> Branch Manager: All Branch Managers added to the MU3 Form. <p>A criminal background increases the difficulty of making a favorable finding on an application. The Department shall not issue a license if the applicant or any of its MU2/Control Persons has been convicted of a felony and did not obtain a pardon or other remedy pursuant to O.C.G.A. Section 7-3-42(a).</p> <p>After authorizing an FBI criminal background check, <u>you must schedule an appointment to be fingerprinted if new prints are required.</u></p> <p>See the Criminal Background Check section of the NMLS Resource Center for more information.</p> <p>Note: If you are able to ‘Use Existing Prints’ to process the FBI criminal background check, you DO NOT have to schedule an appointment. NMLS will automatically submit the fingerprints on file.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>State Background Check Authorization: Branch managers are required to upload an executed original copy of the <i>Background Check Authorization Form</i>.</p> <p>Click here to access the Georgia Background Authorization form.</p> <p>This document should be named <i>[State Abbreviation] – BC Authorization</i>.</p>	<p>Upload in NMLS: under the Document Type <u>State Background Check Authorization</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).</p>
<input type="checkbox"/>	<p>Branch Manager Agreement: Upload a copy of the agreement between the licensee and branch manager, in compliance with applicable state and federal</p>	<p>Upload in NMLS: under the Document Type</p>

Complete	GA Installment Lender Branch Approval Change of Branch Manager Amendment Items	Submitted via...
	law. This document should be named <i>Branch Manager Agreement – Document Creation Date</i> .	<u>Branch Written Agreement</u> in the <i>Document Uploads</i> section of the Branch Form (MU3).

Complete	GA Installment Lender Branch Approval Change to Branch Manager 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 Branch Manager’s Individual Form (MU2) in NMLS.	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 the Branch Manager. See the Individual Disclosure Explanations Quick Guide and the Disclosure Explanations - Document Upload Quick Guide for instructions.	Upload in NMLS in the <i>Disclosure Explanations</i> section of the Individual Form (MU2).
<input type="checkbox"/>	Changing a Response from Yes to No: 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. You may select “Add Explanation for “No” Responses” and provide an explanation for each response that changes from “Yes” to “No” for the Branch Manager. You may also upload a document (PDF) related to the explanation. See the Individual Disclosure Explanations Quick Guide and the Disclosure Explanations - Document Upload Quick Guide for instructions.	NMLS

<p>REQUIREMENTS SUBMITTED OUTSIDE OF NMLS - <i>These items must be completed outside of NMLS and submitted directly to the regulator.</i></p>
<p>No items are required to be submitted outside of NMLS at this time.</p>