



## Amendments Jurisdiction-Specific Requirements



# HAWAII MORTGAGE LOAN ORIGINATOR COMPANY BRANCH LICENSE

### Instructions

A Mortgage Loan Originator Company (“MLOC”) is required to promptly notify the Hawaii Division of Financial Institutions (“DFI”) of any changes in the information that was previously provided to DFI through the NMLS.

The following changes to the Branch Form may require **Advance Change Notice** and **approval**. These requests, in a letter application, must be uploaded in the Business Plan section of the Document Uploads in NMLS. In addition, an advance change notice must be submitted through NMLS with an effective date of not less than 30 days of the change. DFI will review the pre-notification letter application and if all requirements are met DFI will notify the applicant of the approval through NMLS.

If an advance change notice is not received by DFI within the required timeframe, the Commissioner may impose a fine. See [Chapter 454F-12\(b\), Hawaii Revised Statutes](#).

1. Change of physical location of a branch office – **Pre-notification (Advance Change Notice) and approval required**
2. Change of “principal place of business” branch designation – **Pre-notification (Advance Change Notice) and approval required**
3. Branch Closure – **Pre-notification (Advance Change Notice) and approval required**
4. Addition of Other Trade Name (a “d/b/a” assignment)
5. Deletion of Other Trade Name (a “d/b/a” assignment)
6. Change of branch manager - A branch office cannot operate (no origination activities) without a manager
7. Jurisdiction-specific requirements must be received with the checklist below within 5 business days of the electronic submission of your amendment through the NMLS.

#### *For U.S. Postal Service:*

Division of Financial Institution  
Department of Commerce and Consumer Affairs  
P.O. Box 2054  
Honolulu, HI 96805

#### *For Overnight Delivery:*

Division of Financial Institution  
Department of Commerce and Consumer  
Affairs  
King Kalakaua Building  
335 Merchant Street, Rm. 221  
Honolulu, HI 96813

NMLS Unique ID Number: \_\_\_\_\_

Applicant Legal Name: \_\_\_\_\_

FILED IN NMLS	ATTACHED	NOT APPLICABLE	HAWAII MORTGAGE LOAN ORIGINATOR COMPANY BRANCH AMENDMENT
<b>Change of physical location of Hawaii branch address (Must notify DFI, in writing, 30 days prior to relocation)</b>			
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<p>Submit an advanced change notice through NMLS with the proposed changes not less than 30 days of the effective date.</p> <p>Upload an Application Letter into the Business Plan section of the Document Uploads in NMLS requesting approval of the proposed change(s) which includes:</p> <ul style="list-style-type: none"> <li>• Reason for relocation</li> <li>• Current and new address listed in application letter</li> <li>• Effective date of relocation</li> </ul> <p>A non-refundable processing fee of \$100 is collected through NMLS</p>
<b>Change of “principal place of business” branch designation (Must notify DFI, in writing, 30 days prior to change)</b>			
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<p>A licensee is required to submit an application letter to DFI requesting a change of the MLOC’s “principal place of business” branch designation to another approved branch office in Hawaii. The application letter should include:</p> <ul style="list-style-type: none"> <li>• Reason for the change</li> <li>• The effective date of the change</li> </ul> <p>There is no fee for this amendment</p>
<b>Branch Closure (Must notify DFI, in writing, 30 days prior to closing)</b>			
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<p>Submit an advance change notice through NMLS not less than 30 days of the effective date of closure.</p> <p>Upload an Application Letter of its intent to close a branch office at least 30 days prior to the effective date into the Business Plan section of the Document Uploads in NMLS. This notice shall include:</p> <ul style="list-style-type: none"> <li>• The intended date of closing</li> <li>• Reason for the closing</li> </ul> <p>There is no fee for this amendment</p>
<b>Addition of Other Trade Name (Prior approval not required)</b>			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Upload (by selecting “Certificate of Authority/Good Standing Certificate” as document type and add “HI – Other Trade Name Doc” in comment section) a file-stamped copy of the Certificate of Registration of Trade Name from the Business Registration Division of the State of Hawaii Department of Commerce and Consumer Affairs. The box in the “forced” column should be checked if either the Commissioner of Financial Institutions or the Business Registration Division of the Hawaii Department of Commerce and Consumer Affairs will not allow the company to use its legal name for any reason. Hawaii</p>

			<p>does not limit the number of trade names a company can register and use.</p> <p>A non-refundable processing fee of \$100 is collected through NMLS</p>
<b>Deletion of Other Trade Name (a “d/b/a assignment)</b>			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Upload an updated copy of the Business Registration information showing the deletion of the trade name
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A non-refundable processing fee of \$100 is required. DFI will submit an invoice through NMLS which will generate a notification to the company’s contact person listed in NMLS. The invoice can be paid through NMLS using a credit card or checking account. The alternative is to send a check for the non-refundable processing fee payable to the Department of Commerce & Consumer Affairs to the address listed above.
<b>Change of Branch Manager</b>			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Identify another licensed individual to be the on-site branch manager. This individual must be principally and physically located at the branch.</p> <p>A non-refundable processing fee of \$100 is collected through NMLS</p>

**WHO TO CONTACT** – Contact DFI MLO licensing staff by phone at (808) 586-2820 or send your questions via e-mail to [dfi-nmls@dcca.hawaii.gov](mailto:dfi-nmls@dcca.hawaii.gov) for additional assistance.

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE AMENDING. THE JURISDICTION SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE AMENDMENT REQUEST THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.