Instructions:

1. Each branch location desiring to conduct business under this license authority must be separately authorized and will require a filing of Branch (MU3) Form through the NMLS. A branch location is defined as an office of the licensee acting as a loan company.

2. A branch manager must be designated for each licensed location. Branch manager is defined as an individual who oversees and is responsible for the business operations of a branch office of a loan company licensee.

3. If all locations for a specific entity are outside Iowa, a nonresident license is available.

4. A Qualifying Individual may serve as branch manager of one of the licensee’s branch offices.

5. Total license costs: $350 including the NMLS processing fee.

6. All fees are collected through the NMLS and are non-refundable.

7. The regulator will review the filling and all required documents and communicate with you through NMLS. To review your status in NMLS, click the Tasks tab and click Work List.

8. Jurisdiction-specific requirements as identified on the checklist below must be received with this checklist within 5 business days of the electronic submission of your application through the NMLS at the following:

   For U.S. Postal Service/Overnight Delivery

   Iowa Division of Banking
   200 E. Grand Avenue
   Suite 300
   Des Moines, IA 50309-1827
NMLS Unique ID Number: __________________
NMLS Branch ID Number: __________________
Applicant Legal Name: ______________________

<table>
<thead>
<tr>
<th>FILED IN NMLS</th>
<th>ATTACHED</th>
<th>NOT APPLICABLE</th>
<th>ITEM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N/A</td>
<td></td>
<td>DISCLOSURE QUESTIONS. Provide complete details of all events or proceedings for any “Yes” answer to any of the Disclosure questions for the Branch Manager and provide a copy of any applicable orders or documents.</td>
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<tr>
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<td>SURETY BOND. Upload and mail an original Iowa Loan Company surety bond in the amount of $25,000 furnished by a surety company authorized to conduct business in Iowa. The name of the principal insured on the bond must match exactly the Full Legal Name of applicant. Click to download surety bond form</td>
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<td>BUSINESS PLAN. Describe the lending activity the company conducts from this location: type of loan products, methods of soliciting borrowers, and details of how loans will be originated, closed, and serviced.</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>OTHER ACTIVITIES. The Iowa Division of Banking must authorize any business the company conducts at the licensed location other than the lending activity described. Provide a list of such activities for the Divisions review and authorization.</td>
</tr>
<tr>
<td></td>
<td>N/A</td>
<td></td>
<td>LOAN AGREEMENT. Upload a copy of the loan agreement between the company and the consumer.</td>
</tr>
</tbody>
</table>

WHO TO CONTACT – Contact the Iowa Division of Banking Finance Bureau Licensing staff by phone at 515-281-4014 or send your questions via e-mail to fblicensing@idob.state.ia.us for additional assistance.

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