Instructions

When making changes to your record in NMLS Idaho requires an advance change notification (ACN) for some changes, see checklist below for details. All information required at initial application is required to be updated and filed with the Department of Finance as necessary to keep the information current.

Fees

1. Idaho does not collect amendment fees for any changes. However, any change that results in a new application such as merger, certain changes of ownership, etc., may incur new application fees.

2. All fees collected through NMLS ARE NOT REFUNDABLE

How to submit Agency specific documents

1. If you are required to upload document(s) on NMLS for an Advance Change Notice:
   a. In the NMLS document upload section; you must select Advance Change Notice for document type. Note: You should use the recommended filing naming convention. Refer to the ACN page in NMLS.

2. Documents required to be uploaded through Advance Change Notice are considered proposed documents. You will be required to remove proposed documents on or after the effective date of the change and upload final documents in the NMLS document upload section under the appropriate document type on the effective date. If there isn't a document type available for a specific advance change notice event you must mail document(s) directly to the Idaho Department of Finance.

3. If you are required to upload documents for an amendment that doesn’t require advance change notice:
   a. In the NMLS document upload section, select the applicable document type.

4. If you are required to provide document(s) outside of NMLS:
   a. You must mail the document(s) along with the checklist within 5 business days to the following address:

   **For U.S. Postal Service:**
   Idaho Department of Finance
   Consumer Finance Bureau
   PO Box 83720
   Boise, ID 83720-0031

   **For Overnight Delivery:**
   Idaho Department of Finance
   Consumer Finance Bureau
   800 Park Blvd Ste 200
   Boise, ID 83712
## REQUIRED ADVANCE CHANGE NOTICE ITEM

<table>
<thead>
<tr>
<th>FILED IN NMLS</th>
<th>ATTACHED</th>
<th>NOT APPLICABLE</th>
<th>CHANGE OF BRANCH ADDRESS.</th>
<th>ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAME(S).</th>
<th>DISCLOSURE QUESTIONS.</th>
<th>CHANGE IN BRANCH MANAGER:</th>
<th>QUALIFYING INDIVIDUAL (QI/RPIC):</th>
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**CHANGE OF BRANCH ADDRESS.** Submit an ACN for a Change of Branch Address on the Branch Form through NMLS. **30 Days** notice must be given for this change. To be considered an address change and not a new office requiring a new license, the entire operation, functions and personnel of the existing location must be relocating to the new location. The distance of the move must be a reasonable commute to the existing licensed location. Changes to the MU3 are to be filed effective the date of the address change and should include any changes to mailing addresses, phone numbers, fax numbers, email, etc.

**Branch Written Agreement:** Upload a copy of any agreement between the licensee, RPIC and branch manager, to include leases, subleases and any related documents.

**ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAME(S).** Submit an ACN for an addition, change or deletion of an Other Trade Name(s) within the Branch (MU3) Form through NMLS. **30 Days** notice must be giving for this change. All additions or modifications to Other Trade names must also be filed on the Company Form in NMLS.

**DOCUMENT REQUIRED FOR ACN OF ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAME(S):** Upload copies of the following documents:

- File-stamped copy of the Certificate of Filing ABN, amendment or deletion form with the Idaho Secretary of State.

**DISCLOSURE QUESTIONS.** Provide complete details of all events or proceedings for any “Yes” answer to any of the Disclosure Questions and any new Control Person including QIs/RPICs and upload a copy of any applicable orders or documents.

You must provide a separate explanation and upload documents for EACH event that results in a “Yes” response to any disclosure question.

**CHANGE IN BRANCH MANAGER:** A change in any person designated as a branch manager of a registered office must be reported as an Amendment on the Form MU1 (control person) and Form MU3 (branch manager) filing with a new Form MU2 submitted through the NMLS.

Additionally, completion of the QI/Qualified Person in Charge section immediately below must be completed.

**QUALIFYING INDIVIDUAL (QI/RPIC):** A QI/RPIC is required to be appointed for all locations where the licensee conducts business with consumers. This individual may be listed as the “Branch Manager” on the NMLS Branch Form, and his/her business address should match the branch address, or if not regularly located at the branch location, the
address should be listed as shown in the “Branch Address” section on the Company Form and all communications with debtors must begin with a written notice to each debtor setting forth a mailing address and a toll-free telephone where the QI/RPIC can be contacted during normal business hours. This individual must also complete a Form MU2.

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<th>QI/RPIC NAME AND NMLS ID NUMBER FOR THIS LOCATION</th>
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**VERIFICATION OF EXPERIENCE FOR QUALIFYING INDIVIDUAL(S)/RPICs:** Provide a license specific verification of experience with detailed job descriptions and/or duties performed evidencing experience in the industry the company is applying for or amending a license. Detailed job descriptions and duties with all employers need to be incorporated into a verification of experience to demonstrate experience related to the specific state license being applied for. Idaho specific requirements include:

- Provide a verification of experience that includes **detailed job description/duties.** Description of job duties must provide detail as to functions performed and actual experience—not just a title. Three (3) years’ experience is required and must be documented for each of the business activities to be performed such as collections, credit repair, debt settlement, debt/credit counseling, etc.

This document should be named **Verification of Experience – Idaho Collection Agency.**

**Military Member or Veteran:** Any relevant and applicable military education, training or service received while you were a member of the armed forces can be evaluated or considered towards the experience or qualification requirements to be designated as a QI/RPIC. A detailed description of the education, training or service (duties) performed will need to be provided for evaluation along with any supporting documentation such as course descriptions and transcripts, training completion certificates or other verification records.

This document should be named **Verification of Experience – Military or Veteran--Idaho Collection Agency.**

**Upload in NMLS:** under the Document Type **Verification of Experience** in the **Document Uploads** section of the Individual Form (MU2).

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<th>MU2 LEGAL NAME/STATUS DOCUMENTATION:</th>
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This document should be named [Document Name] (e.g., Marriage Certificate, Divorce Decree, etc.).
In most cases, a Driver’s License or Social Security Card will not be acceptable.
Upload in NMLS: under the Document Type Legal Name/Status Documentation in the Document Uploads section of the Individual Form (MU2)

WHO TO CONTACT – Contact Consumer Finance licensing staff by phone at (208) 332-8002 or send your questions via email to collections@finance.idaho.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 NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.