



IDAHO MORTGAGE BROKER/LENDER LICENSE

Instructions

When making changes to your record in NMLS Idaho requires advance notification for some changes, see checklist below for details

Fees

1. Idaho does NOT collect amendment fees for the following changes through NMLS during filing :
 - Change of Address
 - Change of Name
 - Change of Other Trade Names
 - Change of Ownership
 - Change of Control Person
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.
 - b. Documents required to be uploaded through Advance Change Notice (ACN) are considered proposed documents. You will be required to remove proposed documents 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 email or mail document(s) directly to the Idaho Department of Finance.
2. 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.
3. If you are required to provide document(s) outside of NMLS:
 - a. You must email or mail the document(s) along with the checklist within 5 business days to the following address:

For U.S. Postal Service:

For Overnight Delivery:

Idaho Department of Finance
 Consumer Finance Bureau
 PO Box 83720
 Boise, ID 83720-0031

Idaho Department of Finance
 Consumer Finance Bureau
 800 Park Blvd., Ste 200
 Boise, ID 83712

NMLS Unique ID Number: _____

Applicant Legal Name: _____

FILED IN NMLS	ATTACHED	NOT APPLICABLE	REQUIRED ADVANCE CHANGE NOTICE ITEM
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>CHANGE OF LEGAL NAME. Submit an ACN for a Change of Legal Name through the Company (MU1) form through NMLS. 30 Days' notice must be given for this change.</p> <p>DOCUMENTS REQUIRED FOR CHANGE OF LEGAL NAME: Upload copies of the following documents:</p> <ul style="list-style-type: none"> • Company documents authorizing legal name change such as corporate minutes, board resolutions, amendment to organizational documents, etc. • File-stamped copy of legal name change document with domicile state. • File-stamped copy of the legal name change document with the Idaho Secretary of State. <p>NOTE: Updates to other uploaded documents, forms, MU2 and affiliated MU4 employment records, etc., must be completed once name change has processed.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>CHANGE OF MAIN ADDRESS. Submit an ACN and explanation for a Change of Main (Corporate) Address through the Company (MU1) 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 MU1 are to be filed on the effective the date of the address change and should include any changes to mailing addresses, phone numbers, fax numbers, email, etc.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAMES. Submit an ACN for an Addition, Change or Deletion of an Other Trade Name(s) through the Company (MU1) form through NMLS. 30 Days' notice must be given for this change.</p> <p>DOCUMENT REQUIRED FOR ACN OF ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAME(S): Upload copies of the following documents:</p> <p>File-stamped copy of the Certificate(s) of Filing ABN, amendment or deletion/cancelation form with the Idaho Secretary of State.</p>

			<p>Upload in NMLS: under the Trade Name/Assumed Name Registration Certificates document upload category.</p> <p>Note: If a trade name is cancelled or deleted, remove the Certificate of Assumed Business Name/Certificate of Filing ABN from the document upload section.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>CHANGE OF LEGAL STATUS. Submit an ACN for a change of Legal Status within the Company (MU1) Form through NMLS. 60 Days' notice <i>with all relevant documents</i> must be given for this change.</p> <p>This filing <i>may</i> result in the requirement to obtain a new entitlement in NMLS and/or file a new application for new licensure.</p> <p>DOCUMENT REQUIRED FOR ACN OF CHANGE OF LEGAL STATUS: Upload copies of the following documents:</p> <p>Detailed description of change(s) with all supporting documents as applicable such as verification of any new EIN/TIN, proposed or amended formation documents, contracts, resolutions, organization charts, and any other legal document effecting a change to the licensee.</p>
FILED IN NMLS	ATTACHED	NOT APPLICABLE	REQUIRED AMENDMENT ITEM
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>DISCLOSURE QUESTIONS. Provide complete details in NMLS of all events or proceedings, and all supporting documents, for any "Yes" answer to any of the Disclosure questions for the company or any Control Person .</p> <p>You must provide a separate explanation and upload documents for EACH event that results in a "Yes" response to any disclosure question.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>ADDITION OR MODIFICATION OF DIRECT OWNERS/EXECUTIVE OFFICERS (CONTROL PERSONS). Submit an amendment for an addition or change in Direct Owners/Executive Officers within the Company (MU1) Form through NMLS.</p> <p>Report each executive officer, including president, chief executive officer, chief financial officer, chief operations officer, chief legal officer, chief compliance officer, chief information officer (IT), directors and Individuals with similar status or functions. Identified persons should also include any branch manager.</p> <p>Note: Control Persons must be reported on the Individual (MU2) Form, and are subject to a credit report authorization and CBC.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>MU2/CONTROL PERSON CREDIT REPORT EXPLANATIONS: Submit a line by line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs/settlements, 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 (including those reflecting a zero balance but indicate transferred to another lender), accounts currently past due, accounts with serious delinquencies in the last 3 years, repossessions, loan modifications, etc. Control Persons must meet the requirements of Financial Responsibility Policy 2017-01.</p>

			<p>Note: 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) and/or (MU4) and most likely will NOT appear on a credit report.</p> <p>This document should be named <i>Credit Report Explanations – document type (e.g. explanation, proof of satisfaction, payment history, etc) – 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) and/or (MU4).</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>MU2 LEGAL NAME/STATUS DOCUMENTATION: Upload legal documentation of legal name or legal status change. This may be certified copies of divorce decree, marriage certificate, other court-issued order, government-issued status documentation.</p> <p>This document should be named [Document Name] (e.g., Marriage Certificate, Divorce Decree, etc.).</p> <p>In most cases, a Driver’s License or Social Security Card will not be acceptable.</p> <p>Upload in NMLS: under the Document Type Legal Name/Status Documentation in the Document Uploads section of the Individual Form (MU2) and/or (MU4).</p>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p>MU2 INDIVIDUAL FBI CRIMINAL BACKGROUND CHECK REQUIREMENTS: When added to the Company Form (MU1), the following Individuals, as specified below, are required to authorize a FBI criminal background check (CBC) through NMLS. \$36.26 FBI Criminal Background Check fee will be charged per FBI CBC authorization.</p> <p><i>Direct Owners</i></p> <ul style="list-style-type: none"> Any individual that owns, beneficially owns, has the right to vote, or has the power to sell or direct the sale of 10% or more of a class of voting security of the applicant or licensee. For purpose of this section, an individual beneficially owns any securities (i) owned by his/her child, stepchild, grandchild, parent, stepparent, grandparent, spouse, sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law or sister-in-law, sharing the same residence; In the cases where the company is a partnership, all individuals that are general partners and those limited and special partners that have the right to receive upon dissolution, or have contributed, 10% or more of the partnership’s capital. <p><i>Control Persons and Executive Officers</i></p> <ul style="list-style-type: none"> President, Executive Vice President, Senior Vice President, Treasurer, Secretary, or similarly elected or appointed senior corporate officers. Individuals, regardless of title, who have the power, directly or indirectly, to direct the management or policies of a company by contract, or otherwise. Job description holds individual responsible for the operational, financial, information technology, compliance,

			<p>and/or security functions of the company, including Chief Executive Officer, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Credit Officer, Chief Compliance Officer, and individuals occupying similar positions or performing similar functions. Other required individuals include branch managers.</p> <p>After authorizing a FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted if new prints are required.</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>
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WHO TO CONTACT – Contact Consumer Finance licensing staff by phone at (208) 332-8002 or send your questions via email to mortgage@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 AGENCY SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE AMENDMENT REQUEST THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.