



# MD Debt Management Services License Transition Checklist (Company)

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## CHECKLIST SECTIONS

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## GENERAL INFORMATION

### Transition to NMLS

Companies holding the Maryland Commissioner of Financial Regulation (MD) Debt Management Services License are required to submit a license transition request through NMLS by filing a Company Form (MU1) and an Individual Form (MU2) for each of their control persons by September 30<sup>th</sup>, 2017. The MD Debt Management Services License will be available in NMLS to submit the transition request starting August 1<sup>st</sup>, 2017. The transition to NMLS for this license is *required*.

Additionally, for each branch holding a MD Debt Management Services Branch License, a company must complete and submit a Branch Form (MU3) through NMLS.

**Note:** If you already have a record in NMLS and have submitted these forms in the past, you do not need to re-enter your company information into NMLS. You will only need to identify the business activities your company conducts and the states in which the various activities are conducted. Then, you will select the appropriate license in MD, and complete a few state-specific fields.

It is important that current licensees have the appropriate transition number available when completing and submitting their Company Form (MU1), so they are not charged a new application fee. Your transition number will be your existing Maryland license number, beginning with "14-####".

Any licensee that needs to amend or surrender a license (or execute any other action previously completed in paper form must complete these actions within NMLS from August 1<sup>st</sup>, 2017 onward. Paper forms will not be accepted after August 1<sup>st</sup>, 2017. MD encourages current licensees to update their information with MD by July 15, 2017, so there will be no pending changes to submit at the time of transition.

### Activities Authorized Under This License

This license authorizes the following activities...

- Debt management/credit counseling

## Document Uploads Guidance

Documents that must be uploaded to the *Document Uploads* section of the Company Form (MU1) in NMLS are indicated in the checklist below. When uploading documents:

- Follow the guidance in [Document Upload Descriptions and Examples](#).
- Only upload documents relevant to the company transition.
- Only upload documents where there is a selectable document category. If inappropriate documents are uploaded that should not be, you will be contacted by your regulator and asked to remove them from NMLS.
- Do not upload the same company documents multiple times. Generally, unless the document is state-specific, if the document has already been uploaded for another state, a new upload is not required unless changes have been made.
- If a document previously uploaded has been revised, delete the old document and replace it with the new document (history of the old document will remain in NMLS).
- For state-specific documents (e.g., Surety Bonds), be sure to indicate the applicable state.

## Helpful Resources

- [Transitioning an Existing Company License Quick Guide](#)
- [Document Upload Descriptions and Examples](#)
- [Individual Form \(MU2\) Filing Quick Guide](#)
- [Financial Statements Quick Guide](#)
- [Payment Options Quick Guide](#)
- [License Status Definitions Quick Guide](#)

## Agency Contact Information

Contact *Maryland Commissioner of Financial Regulation* licensing staff by phone at *(410) 230-6100* or toll free at *888-784-0136*, or send your questions via email to [finreg.licensing@maryland.gov](mailto:finreg.licensing@maryland.gov) for additional assistance.

*For U.S. Postal Service or Overnight Delivery:*  
*Maryland Commissioner of Financial Regulation*  
*Attention: Licensing Unit*  
*500 N. Calvert St., Suite 402*  
*Baltimore, MD 21202*

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.

**LICENSE FEES** - Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.

Complete	MD Debt Management Services License	Submitted via...
Note	<b>MD License/Registration Transition Fee: \$0</b> <b>NMLS Transition Processing Fee: \$0</b>	N/A

**REQUIREMENTS COMPLETED IN NMLS**

Complete	MD Debt Management Services License	Submitted via...
<input type="checkbox"/>	<p><b>Submission of Company Form (MU1):</b> Complete and submit the Company Form (MU1) in NMLS. This form serves as the transition request for the license/registration through NMLS.</p> <p>See the <a href="#">Transitioning an Existing License Quick Guide</a> for instructions on how to submit the transition request.</p> <p><b>When selecting your license in the Company Form (MU1), you will be asked to enter your existing license number. Be sure to enter your current Maryland license number, beginning with "14-####".</b></p> <p><b>All current licensees/registrants must transition their license onto NMLS on or before September 30<sup>th</sup>, 2017.</b></p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Financial Statements:</b> Upload an <b>Audited</b> financial statement or unconsolidated certified opinion audit of the applicant prepared by a Certified Public Accountant in accordance with Generally Accepted Accounting Principles dated within the prior 12 months. Financial statements should include a balance sheet, income statement, and statement of cash flows and all relevant notes thereto. For transition to NMLS, you may upload the financial statement provided with your most recent Maryland Debt Management Services license application or renewal application.</p> <p>The financial statement must illustrate a company net worth of \$50,000, with an additional \$10,000 for each location in the State where debt management services will be offered to consumers. (Maximum of \$500,000.).</p>	<b>NMLS</b> <b>Note:</b> Financial statements are uploaded separately under the Filing tab and <i>Financial Statement</i> submenu link. See the <a href="#">Financial Statements Quick Guide</a> for instructions.
<input type="checkbox"/>	<p><b>Other Trade Name:</b> If operating under a name that is different from the licensee's legal name, that name ("Trade Name", "Assumed Name" or "DBA") must be listed under the <i>Other Trade Names</i> section of the Company Form (MU1). MD does not limit the number of other trade names.</p> <p>If operating under an "Other Trade Name", upload a Trade Name Registration from the Maryland Department of Assessments and Taxation.</p> <p>This document should be named <i>[State-License Type] Trade Name – Assumed Name</i>.</p>	<b>NMLS</b> <b>Upload in NMLS:</b> under the Document Type <a href="#">Trade Name/Assumed Name Registration Certificates</a> in the <i>Document Uploads</i> section of the Company Form (MU1).

Complete	MD Debt Management Services License	Submitted via...
<input type="checkbox"/>	<b>Resident/Registered Agent:</b> The Resident Agent must be listed under the <i>Resident/Registered Agent</i> section of the Company Form (MU1) and must match the information currently on record with MD.	NMLS
<input type="checkbox"/>	<b>Primary Contact Employees:</b> The following individuals must be entered into the <i>Contact Employees</i> section of the Company Form (MU1). <ol style="list-style-type: none"> <li>1. <b>Primary Company Contact.</b></li> <li>2. <b>Primary Consumer Complaint Contact.</b></li> </ol>	NMLS
Note	<b>Non-Primary Contact Employees:</b> MD does not <b>require</b> any non-primary contacts to be listed in the <i>Contact Employees</i> section of the Company Form (MU1).	N/A
<input type="checkbox"/>	<b>Bank Account:</b> The following bank account information must be completed for in the <i>Bank Account</i> section of the Company Form (MU1). <ul style="list-style-type: none"> <li>• Bank account information must be completed with company’s Operating and Trust accounts. Upload a copy of the trust account agreement for each Maryland trust account listed under “trust account authorization.”</li> </ul>	NMLS
<input type="checkbox"/>	<b>Disclosure Questions:</b> 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 <a href="#">Company Disclosure Explanations Quick Guide</a> for instructions.	<b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Company Form (MU1) or Individual Form (MU2).
Note	<b>Qualifying Individual:</b> The <i>Qualifying Individual</i> section is not required to be completed for MD on the Company Form (MU1).	N/A
<input type="checkbox"/>	<b>Control Person (MU2) Attestation:</b> Complete the Individual Form (MU2) in NMLS. This form must be attested to by the applicable control person before it is able to be submitted along with the Company Form (MU1).	NMLS
Note	<b>Credit Report:</b> Individuals in a position of control are NOT required to authorize a credit report through NMLS.	N/A
Note	<b>MU2 Individual FBI Criminal Background Check Not Required Through NMLS:</b> Direct Owners/Executive Officers, Indirect Owners, and Qualifying Individuals are NOT required to authorize a FBI criminal background check (CBC) through NMLS for transition purposes.	N/A

Complete	MD Debt Management Services License	Submitted via...
<input type="checkbox"/>	<p><b>Surety Bond:</b> Submit a company bond in the amount of \$10,000 furnished by a surety company authorized to conduct business in Maryland.</p> <p><i>Licensees may submit their surety bond to MD in one of the following ways:</i></p> <ol style="list-style-type: none"> <li>1. Provide an <b>Electronic Surety Bond (ESB) via NMLS</b> in the amount listed above furnished and submitted by a surety company authorized to conduct business in Maryland. See the <a href="#">ESB for NMLS Licensees page</a> of the NMLS Recourse Center for more information.</li> </ol> <p><b>Note:</b> If you choose to use ESB, you cannot return to providing a paper bond.</p> <ol style="list-style-type: none"> <li>2. <b>Upload your surety bond to NMLS</b> in the amount listed above. The surety bond should be uploaded in NMLS under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1). This document should be named <i>[License Type] Surety Bond</i>.</li> </ol> <p><b>Note:</b> \$10,000 is the minimum bond that the Commissioner may require for a Debt Management Services licensee. Your actual required bond amount was determined at the time of your most recent license or renewal application. You may upload a copy of your current bond, or you may provide an ESB in an amount equal to that of your current bond.</p>	<ol style="list-style-type: none"> <li>1. <b>Electronic Surety Bond in NMLS</b></li> </ol> <p>Or;</p> <ol style="list-style-type: none"> <li>2. <b>Upload in NMLS</b></li> </ol>

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS		
Complete	MD Debt Management Services License	Submitted via...
<input type="checkbox"/>	<p><b>Business Plan:</b> Upload a business plan outlining the following information:</p> <ul style="list-style-type: none"> <li>• Marketing strategies</li> <li>• Products</li> <li>• Target markets</li> <li>• Fee schedule</li> <li>• Operating structure the licensee intends to employ.</li> <li>• A general description of the company’s business model.</li> <li>• A list of services offered to Maryland consumers.</li> <li>• A list of vendor or affiliate relationships, and the activities and/or services that the vendors or affiliates provide.</li> <li>• A list of all creditors that the applicant reasonably expects will participate with consumers under a debt management services agreement and all creditors that will not participate.</li> <li>• A list of states in which the applicant is registered or licensed to provide</li> </ul>	<p><b>Upload in NMLS:</b> under the Document Type <u>Business Plan</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

debt management services.

- A list of states in which the applicant is engaged in the business of providing debt management services.
- A business credit report no older than three months. For NMLS transition purposes, you may upload a copy of the most recent credit report you have provided to the Commissioner. **Individual Credit Reports SHOULD NOT BE UPLOADED as part of the Business Plan. They should be processed through the Individual Form (MU2). See the [Individual \(MU2\) Credit Report Quick Guide](#) for more information.**
- If you have ever been issued another license by this office, list the type of license and date held
- If you have ever had a license denied, suspended or revoked by any unit of this State, another state, or any other governmental agency, provide a detailed explanation with the appropriate documentation.
- If you have ever filed bankruptcy or made a compromise with creditors, provide details.
- Include the following information concerning the applicant’s debt management business (preceding 4-year period):

Statistics	20__	20__	20__	20__
Total number of Maryland consumers serviced by the applicant.				
Total \$ amount collected from Maryland consumers for repayment to creditors				
Total \$ amount collected from Maryland consumers for all fees and voluntary contributions				
Total number of US consumers serviced by the applicant's debt management company				
Total \$ amount collected from US consumers for repayment to creditors				
Total \$ amount collected from US consumers for all fees and voluntary contributions				

This document should be named *[Company Legal Name] Business Plan*.

**Note:** If the existing uploaded business plan already includes the above information, an additional document does not need to be uploaded. A company should only upload a single business plan. If state-specific material is required, this information should be added to the existing uploaded business plan.

Complete	MD Debt Management Services License	Submitted via...
<input type="checkbox"/>	<p><b>Certificate of Authority/Good Standing Certificate:</b> Upload a State-issued and approved document (typically by the Secretary of State’s office and/or Maryland Department of Assessments and Taxation), dated not more than 60 days prior to the filing of the application through NMLS that demonstrates authorization to do business in the licensee’s state of formation and MD.</p> <p>This document should be named <i>[[State prefix] Certificate of Authority OR [State prefix] Certificate of Good Standing]</i>.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Certificate of Authority/Good Standing Certificate</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Company Staffing and Internal Policies:</b> Upload document(s) including information on staffing and internal organizational policies and procedures. If submitting multiple policies, upload and name each policy separately. The document must include the following information:</p> <ul style="list-style-type: none"> <li>• If applicant directly or indirectly pays or provides any form of compensation to any third party that is related to the applicant in connection with the licensed business, provide details.</li> <li>• Include a list of the names, business and residence addresses, and telephone numbers of any agent acting on behalf of the applicant to manage a trust account required by Financial Institutions Article § 12-917.</li> <li>• Include a description of the applicant's consumer education program. Pursuant to Financial Institutions Article, § 12-901(e), a consumer education program means a program or plan that: (i) seeks to improve the financial literacy of consumers regarding personal finance, budgeting, and credit and debt management; and (ii) provides counseling tailored to the needs and circumstances of the consumer with regard to options and strategies for addressing the consumer’s debt problems. Such options and strategies include: creating and maintaining a budget, establishing debt management payment plans with creditors, negotiating directly with creditors on payment or interest rate relief, and filing for bankruptcy. If no program is offered, state, “none.”</li> <li>• Include a description of the applicant's financial analysis and initial budget plan, including any form or electronic model that is used to evaluate the financial condition of consumers.</li> <li>• Include a copy of the script to be used by your debt management counselors, or other employees or agents, in their initial contact with Maryland consumers.</li> <li>• Before providing counseling to a consumer, each debt management counselor employed by the applicant or the applicant’s agent must receive comprehensive training in: (i) counseling skills; (ii) personal finance; (iii) budgeting, and (iv) credit and debt management as required by Financial Institutions § 12-907(a)(4). Include a copy of the debt management counselor training program that each of the applicant’s counselors will complete prior to providing counseling to</li> </ul>	<p><b>Upload in NMLS:</b> under the Document Type <u>Company Staffing and Internal Policies</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

	<p>consumers.</p> <ul style="list-style-type: none"> <li>• Include a copy of the applicant’s plan to ensure that each debt management counselor it employs is certified as a debt management counselor by an independent organization within six (6) months after they are hired. The plan must also provide that a supervisor or manager of debt management counselors is certified within three (3) months after being hired.</li> <li>• Include detailed description of the compensation plan the applicant offers to its debt management counselors. Include any incentive-compensation plan offered, identifying any goals that must be met by a debt management counselor to receive incentive compensation.</li> <li>• Include a description of how the applicant’s debt management counselors ensure, when recommending debt management services to a consumer, that: (i) the debt management services are suitable for the consumer and (ii) the consumer will be able to meet the payment obligations under the debt management services agreement. (Include supporting documentation.)</li> <li>• Include a list of other programs and providers to whom a consumer may be referred if he/she does not fit into a debt management plan.</li> <li>• Include a list of all third-party vendors and other service providers that the applicant has used in providing debt management services during the current year and the last three years.</li> </ul> <p>This document should be named <i>[Maryland Required Policies and Procedures]</i>.</p>	
<input type="checkbox"/>	<p><b>Debt Management Agreement:</b> Upload a MD specific written contract, plan or agreement between a debt management provider and a consumer for performance of debt management services. One agreement uploaded per State.</p> <p>This document should be named <i>MD Debt Management Agreement</i>.</p>	<p><b>Upload in NMLS:</b> under <u>Debt Management Agreement</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Document Samples:</b> Upload copies of the following sample documents used in the regular course of business in connection with this license:</p> <ul style="list-style-type: none"> <li>• Acknowledgement form that consumers are required to sign indicating that they have reviewed the written summary of counseling options and strategies for addressing the consumer’s debt problems provided to them and have decided to proceed with entering into a debt management services agreement, as required by Financial Institutions § 12-916(a)(i)(3).</li> <li>• If the applicant offers or provides debt management services through the Internet, please upload evidence of the disclosures required by Financial Institutions Article § 12-911(e) and § 12-925.</li> </ul> <p>This document should be named <i>[Name of Document Sample]</i>.</p>	<p><b>Upload in NMLS:</b> under <u>Document Samples</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>



Complete	MD Debt Management Services License	Submitted via...
<input type="checkbox"/>	<p><b>Fidelity Bond:</b> Submit a fidelity bond at the coverage level required by MD. Maryland law does not specify a minimum coverage amount.</p> <p>The name and address of the principal insured on the bond must exactly match the Full Legal Name, trade name if applicable and address, of the licensee. If applicable, include power of attorney (POA).</p> <p>The full policy must be uploaded.</p> <p>If you have ever been refused coverage under a fidelity bond or surety bond, or if any surety company has paid out any funds on your coverage or canceled your coverage, upload a complete explanation.</p> <p>This document should be named <i>Fidelity Bond</i>.</p>	<p><b>Upload in NMLS:</b> under <u>Fidelity Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Formation Documents:</b> Determine classification of licensee’s legal status and submit a State certified copy of the requested applicable documentation detailed below. Original formation documents and all subsequent amendments, thereto including a list of any name changes.</p> <p><b>Sole Proprietor</b></p> <ul style="list-style-type: none"> <li>No documents required.</li> </ul> <p><b>Unincorporated Association:</b></p> <ul style="list-style-type: none"> <li>By-Laws or constitution (including all amendments).</li> </ul> <p><b>General Partnership:</b></p> <ul style="list-style-type: none"> <li>Partnership Agreement (including all amendments).</li> </ul> <p><b>Limited Liability Partnership:</b></p> <ul style="list-style-type: none"> <li>Certificate of Limited Liability Partnership; and</li> <li>Partnership Agreement (including all amendments).</li> </ul> <p><b>Limited Partnership:</b></p> <ul style="list-style-type: none"> <li>Certificate of Limited Partnership; and</li> <li>Partnership Agreement (including all amendments).</li> </ul> <p><b>Limited Liability Limited Partnership:</b></p> <ul style="list-style-type: none"> <li>Certificate of Limited Liability Limited Partnership; and</li> <li>Partnership Agreement (including all amendments).</li> </ul> <p><b>Limited Liability Company (“LLC”):</b></p> <ul style="list-style-type: none"> <li>Articles of Organization (including all amendments);</li> <li>Operating Agreement (including all amendments);</li> <li>IRS Form 2553 or IRS Form 8832 if S-corp treatment elected; and</li> <li>LLC resolution if authority not in operating agreement.</li> </ul> <p><b>Corporation:</b></p> <ul style="list-style-type: none"> <li>Articles of Incorporation (including all amendments);</li> <li>By-laws (including all amendments), if applicable;</li> <li>Shareholder Agreement (including all amendments), if applicable;</li> <li>IRS Form 2553 if S-corp treatment elected; and</li> <li>Corporate resolution if authority to complete application not in By-Laws or Shareholder Agreement, as amended, as applicable.</li> <li>IRS Form 990 or corporate income tax return, including all attachments and schedules, for prior three years and current year (if available)</li> </ul>	<p><b>Upload in NMLS:</b> under <u>Formation Document</u>” in the <i>Document Uploads</i> section of the Company Form (MU1).</p> <p>This document should be named <i>Formation Documentation [Date of Creation (MM-DD-YYYY)]</i>.</p>

	<p><b>Not for Profit Corporation</b></p> <ul style="list-style-type: none"> <li>• Documents requested of a Corporation; and</li> <li>• Proof of nonprofit status <ul style="list-style-type: none"> <li>○ Internal Revenue Service (“IRS”) 501(c)(3) designation letter; or</li> <li>○ statement from a State taxing body or the State attorney general certifying that: (i) the entity is a nonprofit organization operating within the State; and (ii) no part of the entity’s net earnings may lawfully benefit any private shareholder or individual; or</li> <li>○ entity’s certificate of incorporation or similar document if it clearly establishes the nonprofit status of the licensee; or</li> <li>○ Any of the three preceding items described, if that item applies to a State or national parent organization, together with a statement by the State or parent organization that the licensee is a local nonprofit affiliate.</li> </ul> </li> </ul> <p><b>Trust (Statutory)</b></p> <ul style="list-style-type: none"> <li>• Certificate of Trust; and</li> <li>• Governing instrument (all amendments).</li> </ul>	
<input type="checkbox"/>	<p><b>Management Chart:</b> Submit a Management chart displaying the licensee’s directors, officers, and managers (individual name and title). Must also identify compliance reporting and internal audit structure.</p> <p>Chart must include supervisors and debt management counselors.</p> <p>This document should be named <i>[Company Legal Name] Management Chart</i>.</p> <p><b>Note:</b> If the existing uploaded management chart already includes the above information, an additional document does not need to be uploaded. A company should only upload a single management chart.</p>	<p><b>Upload in NMLS:</b> under <u>Management Chart</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Organizational Chart/Description:</b> Submit a chart showing (or a description which includes) the percentage of ownership of:</p> <ul style="list-style-type: none"> <li>• Direct Owners (total direct ownership percentage must equate to 100%)</li> <li>• Indirect Owners</li> <li>• Subsidiaries and Affiliates of the licensee</li> </ul> <p>This document should be named <i>[Company Legal Name] Organizational Chart – Description</i>.</p> <p><b>Note:</b> If the existing uploaded Organizational Chart/Description already includes the above information, an additional document does not need to be uploaded. A company should only upload a single management chart.</p>	<p><b>Upload in NMLS:</b> under <u>Organizational Chart/Description</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Trust Account Authorization:</b> Submit authorization allowing examination of trust accounts used for the purpose of holding funds belonging to others. May require multiple documents when more than one account exists. Upload each account authorization separately.</p> <p>This document should be named <i>Debt Management Services; MD; [last 5 digits of account number]</i>. (eg. <i>Debt Management, MD, xxxxx</i>)</p>	<p><b>Upload in NMLS:</b> under <u>Trust Account Authorization</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

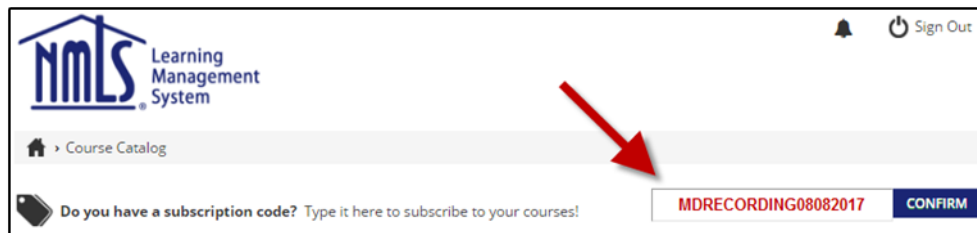
INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS		
<input type="checkbox"/>	<p><b>Credit Report Explanations:</b> Submit a line by line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs, payment arrangements and evidence of payments made, or evidence of any formal 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><b>Note:</b> 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).</p> <p>This document should be named <i>Credit Report Explanations – Sub Name – Document Creation Date</i>.</p>	<p><b>Upload in NMLS:</b> 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><b>Legal Name/Status Documentation:</b> Upload legal documentation of legal name or legal status. This may be certified copies of divorce decree, marriage certificate, copy of driver’s license, passports, etc.</p> <p>This document should be named <i>[Document Name]</i> (Ex. Driver’s License, Marriage Certificate, etc.).</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Legal Name/Status Documentation</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).</p>
<input type="checkbox"/>	<p><b>Verification of Experience:</b> Provide a license specific resume with detailed job descriptions and/or duties performed evidencing experience in the industry the company is applying for a license. Detailed job descriptions and duties with all employers need to be incorporated into a resume to demonstrate experience related to the specific state license being applied for. State specific requirements include:</p> <ul style="list-style-type: none"> <li>At least one MU2 individual must demonstrate experience in the debt management services industry. It is not necessary for all MU2 individuals to demonstrate experience.</li> </ul> <p>This document should be named <i>[Document Type] – License Name</i>.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Verification of Experience</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).</p>

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS		
Complete	MD Debt Management Services License	Submitted via...
No items are required to be submitted outside of NMLS for this license/registration at this time.		

## RECORDING OF NMLS TRANSITION TRAINING

Follow the instructions below to watch the recorded webinar for the **MD Consumer Finance, Debt and Money Services Businesses Related Companies Transition to NMLS - August 8th, 2017 (Recording)**.

1. Go to <https://www.csbstraining.org/lms/>
2. Click the **Register** link in the top right corner.
3. Complete all fields marked by a red asterisk (\*).
  - a. **Select "State-Licensed" for User Type.**
4. After completing all fields, a confirmation email is sent. Check your Spam folder.
5. Click the link in the confirmation email that is sent from LMSAdmin@csbs.org.
6. A new tab or window opens in your browser confirming your registration, allowing you to log in.
7. **Log in to the LMS and enter the subscription code: MDRECORDING08082017.**



8. The recorded webinar is then available in **My Courses**.

