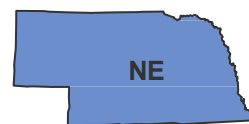




Company New Application Checklist

Agency Requirements



NEBRASKA INSTALLMENT LOAN COMPANY LICENSE

This document includes instructions for a company (corporation location) new application request. A physical branch location in Nebraska is required for lenders who are making installment loans to Nebraska residents, but is not required for mere owners, servicers, or purchasers of installment loans if they are not making such loans.

Total License costs: \$500 application fee and an additional NMLS processing fee, which at this time is \$100. Fees collected through the NMLS ARE NOT REFUNDABLE.

Use the checklist below to complete the requirements for the Nebraska Department of Banking & Finance. The checklist provides instructions and requirements for information to be entered in NMLS, the documents that must be uploaded into NMLS, as well as the documents that must be sent outside NMLS.

For help with the NMLS application, see the [Quick Guide for submitting a complete Company Form](#) filing through NMLS.

For help with document uploads, see the [Quick Guide for document upload in NMLS](#).

Note: Financial statements are uploaded separately under the Filing tab, “Financial Statement” submenu. All other documents are uploaded in the Filing tab under the “Document Upload” section of the company form.

Agency specific requirements marked **attached** 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 Electronic Delivery:

Dob.consumerfinance@nebraska.gov

Include Applicant Name and
NMLS ID# in the subject line

For U.S. Postal Service

Nebraska Department of
Banking and Finance
P.O. Box 95006
Lincoln, NE 68509

For Overnight Delivery:

Nebraska Department of
Banking and Finance
1526 K Street, Suite 300
Lincoln, NE 68508

NMLS Company Unique ID Number:

Applicant Legal Name:

FILED IN NMLS	ATTACHED	NOT APPLICABLE	INSTALLMENT LOAN COMPANY LICENSE
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Other Trade Name: DBA's should be listed under Other Trade Names on the NMLS Company Form. The Department does not limit the number of dba's, however, each dba must be properly registered with the Nebraska Secretary of State and must be reflected on your bond form.</p> <p>Note: If you already have a NMLS record and utilize a dba in other states besides Nebraska, just add Nebraska to that portion of the form.</p>
<input type="checkbox"/>	N/A	N/A	<p>Resident/Registered Agent: Upload a completed Registered Agent Appointment and Consent Form into your NMLS document uploads. Use the document type Other Requirements for your state specific upload.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Disclosure Questions: Provide an explanation for any "Yes" response for the company or any Control Person. Upload a copy of any applicable orders or supporting documents in NMLS. If you have more than one order or supporting document to upload, each must be uploaded as its own pdf document.</p> <p>Note: If you already have a NMLS record and have uploaded your disclosure document(s) previously you DO NOT need to upload them again.</p>
<input type="checkbox"/>	N/A	N/A	<p>Financial Statements: Upload the audited financial statements prepared by a Certified Public Accountant in accordance with Generally Accepted Accounting Principles dated within 90 days of your most recent fiscal year end. Financial Statements must include a Balance Sheet, Income Statement, and a Statement of Cash Flows and all relevant notes thereto.</p> <p>If applicant is a subsidiary of a publicly traded company, it may elect to upload audited financials for the parent company and upload unaudited financials for the applicant which are certified by an officer of the Applicant. Additionally, if the applicant is a start-up or otherwise does not have audited financial statements for the most recent year end, contact the Department for additional instructions.</p>
<input type="checkbox"/>	N/A	N/A	<p>Certificate of Authority/Good Standing Certificate from domestic state: Upload a state-issued document (typically by the state's Secretary of State office) demonstrating that the corporation or limited liability company (LLC) exists or is authorized to do business. Such Certificate should be dated within the last year.</p> <p>Note: If you already have a NMLS record and have uploaded your domestic state authorization you DO NOT need to upload it again.</p>
<input type="checkbox"/>	N/A	N/A	<p>Certificate of Authority/Good Standing Certificate from Nebraska: Upload a state-issued document from Nebraska's Secretary of State Office demonstrating that the corporation or limited liability company (LLC) exists or is authorized to do business in Nebraska. Such Certificate should be dated within the last year.</p>

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<input type="checkbox"/>	N/A	N/A	<p>Formation Document: Upload a certified copy of:</p> <ul style="list-style-type: none"> • The Corporate Charter or Articles of Incorporation (if a corporation), or • The Articles of Organization and Operating Agreement (if a Limited Liability Company), or • The Partnership Agreement (if a partnership of any form). <p>Note: If you already have a NMLS record and have uploaded your formation documents you DO NOT need to upload them again.</p>
<input type="checkbox"/>	N/A	N/A	<p>Management Chart: Upload an organizational chart showing the applicant's divisions, officers, and managers.</p> <p>Note: If you already have a NMLS record and have uploaded your management chart you DO NOT need to upload it again.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Organizational Chart/Description: Upload an organizational chart if applicant is owned by another entity or entities or person, or has subsidiaries or affiliated entities.</p> <p>Note: If you already have a NMLS record and have uploaded your organization chart you DO NOT need to upload it again.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p>Electronic Surety Bond: Submit an Electronic Surety Bond (ESB) via NMLS in the amount of \$50,000 furnished and submitted by a surety company authorized to conduct business in Nebraska. See the ESB Adoption Table and the ESB for NMLS Licensees page of the NMLS Recourse Center for more information.</p> <p>The bond must be increased by \$50,000 for each branch location licensed by this agency. Supplemental information must be submitted to the Department of Banking and Finance to indicate the locations for which bond coverage has been obtained.</p> <p>A licensee who also employs mortgage loan originators licensed by the Department is required to post a supplemental surety bond. The supplemental surety bond will apply to mortgage loans only and the amount of the surety bond will be tied to mortgage loan origination volume. <u>If the applicant does not hold a concurrent mortgage banker bond in association with a Nebraska Mortgage Bankers License, an initial \$100,000 supplemental bond must be held at the company level.</u> The name of the principal insured on the bond must match exactly the Full Legal name of applicant. If applicable, submit an Electronic Surety Bond (ESB) through the NMLS.</p>
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<p>Sole Proprietor United States Citizenship Attestation Form: If applicant is a sole proprietor, submit the United States Citizenship Attestation Form.</p>

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<input type="checkbox"/>	N/A	N/A	Questionnaire & Hearing Waiver Request Form: Once the applicant <u>has submitted a request</u> for license with the Department, the required fillable form can be accessed in the hyper-link here . This form should be returned to the Department upon completion.

The regulator will review the filing and all required documents and communicate with you through NMLS. To review your status or see detailed communication from the regulator, click on the Composite View tab and then click on View License/Registration in NMLS.

WHO TO CONTACT – Contact Nebraska Department of Banking & Finance licensing staff by phone at 402-471-2171 or send your questions via e-mail to dob.consumerfinance@nebraska.gov for additional assistance. Include Applicant Name and NMLS ID# in the subject line.

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 THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.