



Branch Amendments Agency-specific Requirements



RHODE ISLAND LENDER BRANCH CERTIFICATE

Instructions

When making changes to your record in NMLS, the Rhode Island Division of Banking (“Division”) requires advance notification for some changes and does not require advance notification for other changes. Licensees must make the changes in NMLS before and/or as of the effective date, except where indicated below, and submit supporting documentation as instructed in the following checklist.

Fees

1. The Division collects amendment fees for the following changes through NMLS for each filing:
 - Change of Address \$50.00 per license
 - Change of Name \$50.00 per license (Name changes must be made to all locations)
 - Change of Other Trade Names/Assumed Name \$50.00 per license (Name changes must be made to all locations)
 - Change of Branch Manager \$0.00 per license
2. An Advance Change Notice (“ACN”) is required for:
 - Change of Address
 - Change of Legal Name
 - Change of Other Trade Names/Assumed Name
 - Change of Branch Manager
3. All fees collected through NMLS ARE NOT REFUNDABLE.

How to submit Agency Requirements

1. If you are required to upload document(s) on NMLS for an ACN:
 - a. In the NMLS document upload section; you must select ACN for document type.
 - b. Documents required to be uploaded through ACN are considered proposed documents. You will be required to 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 ACN event you must mail document(s) directly to the Rhode Island Division of Banking
2. If you are required to upload documents for an amendment that does not require an ACN please upload the information as follows but do not select “ACN” when entering the amendment in NMLS, instead:

- Upload documents In the NMLS document upload section, selecting the applicable document type.
3. If you are required to provide document(s) outside of NMLS:
- You must mail the document(s) along with the checklist within 5 business days to the following address:

For U.S. Postal Service/Overnight Delivery:

*Rhode Island Department of Business Regulation
Rhode Island Division of Banking
1511 Pontiac Avenue, Building 68-1
Cranston, Rhode Island 02920*

NMLS Unique ID Number: _____

Applicant Legal Name: _____

FILED IN NMLS	ATTACHED	NOT APPLICABLE	REQUIRED ADVANCE CHANGE NOTICE ITEMS
<input type="checkbox"/>	N/A	<input type="checkbox"/>	CHANGE OF LEGAL NAME: Submit an ACN for a Change of Legal Name through the Company (MU3) form in NMLS at least 90 days prior to the effective date of the amendment.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p><u>DOCUMENTS REQUIRED FOR CHANGE OF LEGAL NAME:</u> Upload the following documents: (The following items must be uploaded in NMLS to the Main office filing & will not be approved unless the same changes are made to all licensed locations)</p> <ul style="list-style-type: none"> • Upload a copy of the executed amendment to legal formation documents in NMLS; • Upload the Licensee’s filing with the RI Secretary of State from their website: http://sos.ri.gov/ reflecting the applicable amendment; and • Upload a copy of the bond rider with applicable surety’s power of attorney form reflecting the amendment in NMLS <u>AND mail</u> the Original Documents to the Division.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	CHANGE OF ADDRESS: Submit an ACN for a Change of Address through the Company (MU3) form in NMLS at least 90 days prior to the effective date of the amendment.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p><u>DOCUMENTS REQUIRED FOR ACN OF CHANGE OF ADDRESS:</u> Upload the following documents:</p> <ul style="list-style-type: none"> • Upload the Licensee’s filing with the RI Secretary of State from their website: http://sos.ri.gov/ reflecting the applicable amendment; and • Upload a copy of the bond rider with applicable surety’s power of attorney form to main office (MU1) filing in the appropriate document upload section <u>AND</u> upload the bond rider in NMLS in the applicable branch office (MU3) filing reflecting the amendment, if Licensee previously listed their branch office address on their bond, <u>AND mail</u> the Original Documents to the Division.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAMES/ASSUMED NAME: Submit an ACN for a Change of Trade Name and/or Assumed Name through the Company (MU3) form through NMLS 90 days prior notice must be given for this change.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p><u>DOCUMENTS REQUIRED FOR ACN OF ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAME(S):</u> Upload and/or submit the following documents:</p> <ul style="list-style-type: none"> • Upload the Licensee’s filing with the RI Secretary of State from their website: http://sos.ri.gov/ reflecting the applicable amendment; and

			<ul style="list-style-type: none"> Upload a copy of the bond rider with applicable surety's power of attorney form to main office (MU1) filing in the appropriate document upload section AND upload the bond rider in NMLS in the applicable branch office (MU3) filing reflecting the amendment AND mail the Original Documents to the Division.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>ADDITION OR MODIFICATION OF BRANCH MANAGER: Submit an ACN for a Change of Qualifying Individual through the Company (MU3) form in NMLS at least 90 days prior to the effective date of the amendment. <u>Note: Branch Managers must also be reported on the Individual (MU2) Form as they are considered control persons.</u></p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><u>DOCUMENTS REQUIRED FOR ACN OF ADDITION OR MODIFICATION OF BRANCH MANAGERS:</u> Upload copies of the following documents:</p> <ul style="list-style-type: none"> Request a credit report in NMLS. If an individual does not have a Social Security Number, then submit a signed personal financial statement representing their respective financial position within the 90 day period immediately preceding the addition of the person(s) in NMLS to the Division. Disclosure Questions that are answered affirmatively ("yes") on NMLS must include a written explanation in NMLS and applicable legal documents supporting the explanation must be uploaded in NMLS.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>MU2 Individual FBI Criminal Background Check Requirements: When added to the Branch Form (MU3), the following Individuals, as specified below, are required to authorize a FBI criminal background check (CBC) through NMLS.</p> <p>Branch Managers</p> <ul style="list-style-type: none"> All Qualifying Individuals unless licensed as a Rhode Island Mortgage Loan Originator must authorize a FBI CBC through NMLS. <p>After the authorization of the FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted.</p> <p>See the Quick Guides - Company 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>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>CHANGES TO OPERATION/EXPENSE QUESTIONS FOR BRANCH OFFICE AND/OR BRANCH MANAGER: Questions answered affirmatively ("yes") on NMLS must include a written explanation in NMLS and applicable legal documents supporting the explanation must be uploaded in NMLS.</p>

WHO TO CONTACT – Contact *Rhode Island Division of Banking* licensing staff by phone at (401) 462-9503 or send your questions via e-mail to dbr.bankinquiry@dbr.ri.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 REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE AMENDMENT REQUESTS THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.