



Company New Application Checklist Agency Requirements



TX-OCCC PROPERTY TAX LENDER LICENSE

This document includes instructions for a company (corporation location) new application request. If you need to complete a new application for a branch location (authorized delegates are not considered a branch in NMLS) or individual; refer to the appropriate new application checklists.

Total License costs: \$800

Use the checklist below to complete the requirements for Texas-OCCC

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.

Agency specific requirements marked **Filed in NMLS** must be completed and/or uploaded in NMLS; this information will not be viewable to the agency until the application has been submitted 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 U.S. Postal Service:

*Office of Consumer Credit Commissioner
Licensing Department
2601 N Lamar Blvd
Austin, TX 78705*

For Overnight Delivery:

*Office of Consumer Credit Commissioner
Licensing Department
2601 N Lamar Blvd
Austin, TX 78705*

NMLS Company Unique ID Number: _____

Applicant Legal Name: _____

FILED IN NMLS	ATTACHED	NOT APPLICABLE	TX-OCCC PROPERTY TAX LENDER LICENSE
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Other Trade Name: DBA's should be listed under Other Trade Names on the NMLS Company Form. Companies may only use one trade name or dba for each license obtained. Therefore, "Texas-OCCC requires a separate license for each "Other Trade Name".
<input type="checkbox"/>	N/A	N/A	Resident/Registered Agent: The Resident/Registered Agent section of the NMLS Company Form should be completed with the information currently on record with the Texas Secretary of State. The registered agent address must be a physical location address and can not be the same as the company mailing address
<input type="checkbox"/>	N/A	N/A	Bank Account: Bank account information must be completed with company's Letter/Line of Credit, Operating, and/or Trust Primary accounts.
N/A	N/A	N/A	Credit Report: Individuals in a position of control are NOT required to authorize a credit report through NMLS.
<input type="checkbox"/>	N/A	N/A	Qualifying Individual: A manager is required to be appointed for all locations where the licensee conducts business with consumers. This individual may be referred to as the Branch Manager, must be listed as the "Qualifying Individual" on NMLS Company (MU1) Form.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Disclosure Questions: Provide an explanation for any "Yes" response. Upload a copy of any applicable orders or supporting documents in NMLS.
<input type="checkbox"/>	N/A	N/A	<p>Financial Statements: Upload <u>audited</u> financial statements prepared by a Certified Public Accountant in accordance with Generally Accepted Accounting Principles. Must not be older than one year from date of application submission. Or, submit unaudited financial statements in accordance with GAAP that are not older than 60 days prior to application submission. Financial statements should include a Balance Sheet, Income Statement and Statement of Cash Flows and all relevant notes thereto. If applicant is a start-up company, only an initial Statement of Condition is required.</p> <p>NOTE: Financial statements are uploaded separately under the "Financial Statement" section of the Filing tab. See the Financial Statement Quick Guide for instructions.</p>
<input type="checkbox"/>	N/A	N/A	<p>Business Plan: Upload a business plan outlining the source of customers, purpose of loans, size of loans, and source of working capital.</p> <p>Will the applicant be arranging or negotiating loans for another lender or financing entity? If so, provide a list of lenders for whom the applicant will</p>

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			be arranging or negotiating loans, and where collections or servicing will occur.
<input type="checkbox"/>	N/A	N/A	Certificate of Authority/Good Standing Certificate: 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 in the state.
<input type="checkbox"/>	N/A	N/A	Document Samples: Upload copies of documents used in the regular course of business in connection with certain license types as required by Texas-OCCC (e.g. consumer disclosure forms, origination and/or loan modification forms).
<input type="checkbox"/>	N/A	N/A	Formation Document: Upload a certified copy of: <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).
<input type="checkbox"/>	N/A	N/A	Management Chart: Upload an organizational chart showing the applicant's divisions, officers, and managers.
<input type="checkbox"/>	N/A	N/A	Organizational Chart/Description: Upload an organizational chart if applicant is owned by another entity or entities or person, or has subsidiaries or affiliated entities. Must show ownership up to a natural person owning ten percent or more

Texas-OCCC 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 see ([License Status Quick Guide](#)) for instruction.

WHO TO CONTACT – Contact *TX-OCCC* licensing staff by phone at [512-936-7612](tel:512-936-7612) or send your questions via e-mail to licensing@occc.state.tx.us for additional assistance.

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.