




DOCUMENT UPLOADS

NMLS includes functionality that allows a company to upload documentation required for Company (MU1) and Branch (MU3) applications as required by your state regulator.



To ensure that you are uploading the correct document types, see the [Document Upload Descriptions and Examples](#) below.

How to Upload a Document

1. Log into your NMLS company account and click the **Filing** tab.
2. Click **Company (MU1)** or **Branch (MU3)** link on the submenu.
3. Click the **Create New Filing** button (see *Figure 1*).

NOTE: If you already have a pending filing created, select the **Edit**  icon to continue with the pending filing.

The screenshot displays the NMLS user interface for creating a new filing. At the top, the user is logged in as 'StateR' with a 'Logout' link and a 'Resource Center' button. The main navigation bar includes 'HOME', 'FILING' (1), 'MLO TESTING & EDUCATION', 'TASKS', 'COMPOSITE VIEW', 'RENEWALS', 'ADMIN', and 'REPORTS'. Below this, a submenu shows 'Company (MU1)' (2) and 'Branch (MU3)' highlighted. The main content area is titled 'Create a Company Filing' and contains a table of available actions:

AVAILABLE ACTIONS	FUNCTION
Create New Filing	<ul style="list-style-type: none">Request a new license or transition an existing license.Withdraw a license application or surrender an existing license.Make amendments to your record or provide Advance Change Notice to the regulator of upcoming changes to your record.
 Complete and submit the pending filing.	
 Delete the pending filing, including any pending changes.	
View Latest Filing	<ul style="list-style-type: none">Review your Company Form as it was last submitted by your company, if no pending filing exists.

NOTE: A filing cannot be submitted until you resolve any outstanding completeness checks on the Attest and Submit screen. A submitted filing will be stored as the company's record for subsequent submissions.

There are no pending filings. Use the button below to create a new filing.

At the bottom, there are two buttons: 'Create New Filing' (3) and 'View Latest Filing'.

Figure 1: Create New Filing

- Click the **Document Uploads** link on the left navigation panel.
- Click the **Add** button (see *Figure 2*).

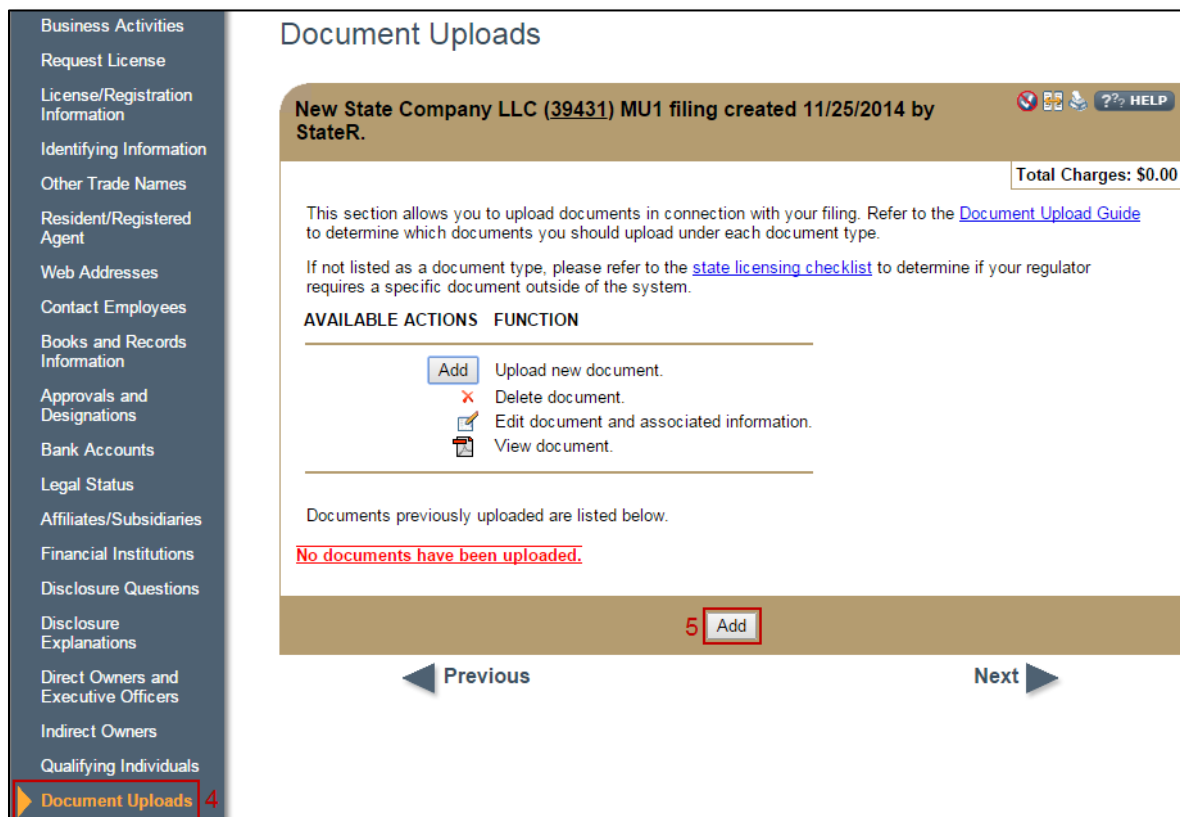


Figure 2: Add a Document

- Select the **Document Type** from the Document Type drop-down menu.

NOTE:

- See the [Document Upload Descriptions and Examples](#) below for more information on the documents available for upload.
 - If the selected document type is a state-specific document, different versions of the document may be uploaded for each of the states in which the company or branch is seeking licensure. Select the **State** from the State drop-down menu.
 - Advance Change Notice documents are considered proposed documents to supplement a change requiring advance notice to a state agency. Final documents must be re-submitted as of the effective date as another Document Type.
 - Comments are optional.
- Click the **Choose File** button and select the appropriate file for the document.
 - Click the **Upload & Save** button (see *Figure 3*).

Add Document

New State Company LLC (39431) MU1 filing created 11/25/2014 by StateR. HELP

Total Charges: \$0.00

To upload a document, provide the details below and click **Browse** to select a PDF file (not exceeding 10 MB).
Not all document types allow you to select a state.

DO NOT upload documents that are not specifically detailed in the [Document Upload Guide](#).

Document Type :

State:

Comment:

File : No file chosen

Figure 3: Uploading a Document

9. Review/complete the remainder of your filing.
10. Click the **Attest and Submit** link on the left navigation panel.
11. If all completeness checks pass, select the **verification checkbox**.

NOTE: If completeness check errors exist, select the hyperlink for the section that requires attention and make the correction. Return to the **Attest and Submit** section to submit the filing.

12. Click the **Attest and Submit** button (see *Figure 3*).

Attest and Submit 10

Completeness Checks

All completeness checks are clear. You can attest to the filing below for submission.

Subject	Fee Type	Amount
Total Charges		\$0.00

I User State of New State Company LLC (39431) (Applicant) on this date Tuesday, November 25, 2014 swear (or affirm) as follows, that I executed this form on behalf, and with the authority, of said Applicant and said Applicant agrees to and represents the following:

(1) That the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;

(2) To the extent any information previously submitted is not amended, such information remains accurate and complete;

(3) To the extent any information submitted is part of an advance change notice with a delayed effective date, such information is accurate and complete as of this submission;

(4) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into the background of the applicant, and any related individuals or entities, in accordance with all laws and regulations for purposes of making a determination on the application;

(5) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and

(6) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which the applicant is applying.

If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

I verify that I am the named person above and that I am authorized to attest to and submit this filing on behalf of the Applicant.

Attest and Submit 12

Figure 4: Attest and Submit

When uploading a document in NMLS:

- Only upload documents that are applicable to the type of documents you selected from the Document Type drop down (If you select to upload a Business Plan, the only document type provided should be a specific business plan for your company.)
- If you have multiple documents for one document type, they should be combined into one PDF and uploaded as one document
- The File name of the document should indicate the type of document being uploaded. (Ex. When uploading a business plan, the file name should reference “business plan as of mm/dd/yy” or “Articles of Incorporation” when uploading your articles of incorporation.)
- Provide comments if you need to explain anything about the documents being provided.

NOTE: NMLS does not currently provide the ability to upload all documents a state agency may require. **You should not upload documentation into NMLS that is not available for selection.** You may still need to provide documentation outside NMLS as indicated on the applicable [State Checklist found on the NMLS Resource Center](#).

Deletion of Uploaded Documentation

NMLS will store all documents that have been uploaded on your record. If you need to delete a document for any reason, you can do so; however the system will still store your previously uploaded filings historically.

If a state is not satisfied with the documentation that was provided, they may request you to provide new documentation.

For additional information on what documentation should be submitted through NMLS, consult your state specific checklist or state regulator. For help on system navigation, contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).

Document Upload Descriptions and Examples

Below are descriptions and examples of the different types of documentation available for upload to NMLS.

Use the descriptions and examples below to verify that you are providing your state regulator with the correct documentation.

NOTE: NOT ALL DOCUMENTS ARE REQUIRED BY ALL STATES.

Review the state licensing checklists on the [State Licensing](#) page of the NMLS Resource Center to determine the documents your state regulator requires for your specific license type.

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(Click the name of the document to navigate to that page.)

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ACN Related Documents

General/State-Specific General and/or State-Specific

Document Description(s) Documents related to an ACN. These documents are for pre-notification purposes only and once the transaction has processed, the final versions must be uploaded under the non-ACN related category and removed from the ACN category.

File Name Format General Documents:
ACN – [Document Type] (e.g., “ACN – Amended Articles”)
State Specific Documents:
ACN – [State Prefix] – [Document Type] (e.g. “ACN-VT-Surety Bond)

Amendments If applicable, on the change effective date, the final versions of the documents must be uploaded in the document upload area under the non-ACN related category. Once the final document is uploaded in its proper category, the ACN document must be removed.

Examples Letter of explanation, preliminary surety bond modification.

Does Not Include Final documents required for licensing compliance after the change effective date.

Upload Location COMPANY FILING (MU1) and BRANCH FILING (MU3)

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Branch Written Agreement

General/State-Specific General

Document Description(s) Branch Manager Document:
A copy of the signed contract between the branch manager and the licensee.
Leasing Agreement Documents:
A copy of the signed leasing agreement between the property owner and the branch authorizing it to work out of the physical location.

File Name Format Branch Manager Document:
[Branch NMLS ID#] Branch Manager Agreement
Leasing Agreement:
[Branch NMLS ID#] Leasing Agreement

Amendments Branch Manager Agreement:
Existing Branch Manager Agreement Upload should be replaced if a New Branch Manager Agreement is entered into.
Leasing Agreements:
Existing Lease Agreement Upload should be replaced if a New Lease Agreement is entered into

Does Not Include Company level lease agreements or any other type of document

Upload Location BRANCH FILING (MU3)

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Business Plan

General/State-Specific General

Document Description(s) A business plan outlining marketing strategies, products, target markets, fee schedule and operating structure the applicant intends to employ.

File Name Format [Company Legal Name] Business Plan

Amendments An Amendment is a change to the existing document.
Existing Business Plan must be removed and replaced with the amended business plan.

Does Not Include Policy and Procedures, Warehouse Lines of Credit.

Upload Location COMPANY FILING (MU1)

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Certificate of Authority / Good Standing

General/State-Specific State Specific:

- Domestic State (state of formation), and
- State in which you are seeking licensure

Document Description(s) State-issued and approved document (typically by the Secretary of State's office), dated not more than 60 days prior to the filing of the application through NMLS that demonstrates authorization to do business.

File Name Format [State prefix] Certificate of Authority
[State prefix] Certificate of Good Standing.

Amendments Certificate of Authority and Certificate of Good Standing
Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Does Not Include Formation documents

Upload Location COMPANY FILING (MU1)

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Debt Management Agreement

General/State-Specific State Specific

Document Description(s) A written contract, plan or agreement between a debt management provider and a consumer for performance of debt management services. One agreement uploaded per State.

File Name Format [State prefix] Debt Management Agreement

Amendments Remove existing and replace with regulator approved amended document.

Examples State law may have specific requirements

Upload Location COMPANY FILING (MU1)

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Designation of Branch Qualified Employee

General/State-Specific State Specific

Document Description(s) Document required by a small number of states, refer to [State Checklists](#) to determine if your license requires this document to be submitted.

Designation of Qualified Employee for the Branch location. This may be a separate individual from the Branch Manager identified in NMLS. Must include signature from company officer stating the individual has an MU2 association with the entity.

File Name Format [State - License Type] **Branch Qualified Employee**

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed. Retain separate documents for each account.

Upload Location BRANCH FILING (MU3)

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Document Samples

General/State-Specific State Specific

Document Description(s) Copies of *sample* documents, contracts and agreements used in the regular course of business. Refer to State Checklists for documents required by the states you are licensed in. This document type shall not be used for anything beyond the specified sample document types.

File Name Format [Name of Document Sample]

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Does Not Include Debt Management Agreements, Mortgage Servicing Agreements, Policies and Procedures. Any document that contains a DOB or SSN.

Upload Location COMPANY FILING (MU1)

[BACK TO MENU](#)

Errors and Omissions (Insurance Policy)

General/State-Specific General

Document Description(s) Upload proof of errors and omissions insurance protecting the applicant from liability arising from a negligent act, error or omission in the performance of professional service. If applicable, include power of attorney (POA).

File Name Format Errors and Omissions Insurance

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Upload Location COMPANY FILING (MU1)

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Fidelity Bond

General/State-Specific General

Document Description(s) Upload a fidelity bond in the amount required by the applicable State. The name of the principal insured on the bond must exactly match the Full Legal Name of the applicant. If applicable, include power of attorney (POA).

File Name Format Fidelity Bond

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Upload Location COMPANY FILING (MU1)

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Flow of Funds Structure

General/State-Specific General

Document Description(s) Document required by a small number of states, refer to [State Checklists](#) to determine if your license requires this document to be submitted.

Provide description of each type of transaction or service to be conducted. For each type, describe each step starting with the first encounter with the consumer and ending at the completion of the transaction when money is received by the beneficiary.

File Name Format Flow of Funds Structure

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Upload Location COMPANY FILING (MU1)

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Formation Document

General/State-Specific General

Document Description(s) State certified copy of 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.).

Must include original formation document and all subsequent amendments thereto including a list of any name changes. Include bylaws and/or governing instruments if any other legal status.

File Name Format Formation Documentation [Date of Creation (MM-DD-YYYY)]

Amendments Upload new document. DO NOT remove previously uploaded documents.

Does Not Include Entity-certified copy.

Upload Location COMPANY FILING (MU1)

[BACK TO MENU](#)

Management Chart

General/State-Specific General

Document Description(s) Management chart displaying the applicant's directors, officers, and managers (individual name and title). Must also identify compliance reporting and internal audit structure.

File Name Format [Company Legal Name] Management Chart

Amendments Must be replaced when management personnel is adjusted. Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Does Not Include Organizational Structure Chart, Business Plan.

Upload Location COMPANY FILING (MU1)

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Mortgage Servicing Agreement

General/State-Specific General

Document Description(s) Upload a copy of any written agreement or contract related to mortgage servicing rights.

File Name Format [Servicing Company Name] Mortgage Servicing Agreement

Amendments Add new active agreements and remove terminated or expired (inactive) agreements.

Upload Location COMPANY FILING (MU1)

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Organizational Chart/Description

General/State-Specific General

Document Description(s) Chart showing (or a description which includes) the percentage of ownership of:

- Direct Owners (total direct ownership percentage must equate to 100%)
- Indirect Owners
- Subsidiaries and Affiliates of the applicant/licensee

File Name Format [Company Legal Name] Organizational Chart/Description

Amendments Must be replaced for any change in structure or ownership interest. Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Does Not Include Management Chart, Business Plan

Upload Location COMPANY FILING (MU1)

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Permissible Investments

General/State-Specific General

Document Description(s) Document mainly required for money services businesses licenses. A list of the company's permissible investments, and the book or market value of such investments as of the date of the most recent audited financial statement and as of the date of the unaudited interim financial statement.

File Name Format [Company Legal Name] Permissible Investments

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed. Retain separate documents for each account.

Upload Location COMPANY FILING (MU1)

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Company Staffing and Internal Policies

General/State-Specific General

Document Description(s) Document shall include information on staffing and internal organizational policies and procedures. If submitting multiple staffing and internal policies, combine in single document for upload (except, do not include AML/BSA Policy).

File Name Format Company Staffing and Internal Policies

Amendments Existing document must be removed and replaced by new document. In the comments field, explain the change being made. Will not be processed unless old document is removed.

Examples Privacy Policy, Employee and Operating Policies.

Does Not Include AML/BSA Policy.

Upload Location COMPANY FILING (MU1)

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AML/BSA Policy

General/State-Specific General

Document Description(s) Anti-Money Laundering (AML) / Bank Secrecy Act (BSA) Policy that may include independent review.

File Name Format Internally Approved Date: [mm/dd/yyyy]

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Upload Location COMPANY FILING (MU1)

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Surety Bond

General/State-Specific	State Specific
Document Description(s)	<p><u>Copy of Surety Bond:</u> Copy of original surety bond. That includes the full legal name of applicant and trade name (if applicable), and address of the location covered by the bond.</p> <p><u>Copy of Surety Bond Rider:</u> Copy of original surety bond rider.</p> <p><u>Continuation Certificates:</u> Continuation Certificates (only if required by a specific State).</p> <p><u>Verification Certificate:</u> Verification Certificate (only if required by a specific State).</p> <p><i>For surety bond documents, include the policy number in the comment field.</i></p>
File Name Format	<p><u>Copy of Surety Bond:</u> [License Type] Surety Bond</p> <p><u>Copy of Surety Bond Rider:</u> [License Type] [Effective Date] Surety Bond Rider</p> <p><u>Continuation Certificates:</u> [License Type] Continuation Certificate</p> <p><u>Verification Certificate:</u> [License Type] Verification Certificate</p>
Amendments	<p><u>Copy of Surety Bond:</u> Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.</p> <p><u>Copy of Surety Bond Rider:</u> If a bond rider is submitted, the original bond remains uploaded and the rider would be added as a separate upload.</p> <p><u>Continuation Certificates:</u> Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.</p> <p><u>Verification Certificate:</u> Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.</p>
Upload Location	COMPANY FILING (MU1) and BRANCH FILING (MU3)

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Trade Name/Assumed Name Registration Certificates

General/State-Specific State Specific

Document Description(s) If operating under an “Other Trade Name”, State issued and approved document demonstrating authorization to do business under that trade name. A separate document for each trade name should be uploaded.

File Name Format [State-License Type] Trade Name / Assumed Name

Amendments If trade name is no longer used, remove the document from the system.

Upload Location COMPANY FILING (MU1)

[BACK TO MENU](#)

Trust Account Authorization

General/State-Specific State Specific

Document Description(s) Upload 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.

File Name Format [License Type]
[Indicate State]; [last 5 digits of account number]. (eg. Debt Management, MD, xxxxx)

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed. Retain separate documents for each account.

Upload Location COMPANY FILING (MU1)

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Warehouse Line of Credit Documentation

General/State-Specific General

Document Description(s) Upload documentation of a Warehouse Line of Credit.

File Name Format [License Type and Lender Name]

Amendments Add documentation of new active lines of credit and remove terminated or expired (inactive) lines of credit.

Upload Location COMPANY FILING (MU1)

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