



## CA-DFPI DEBT COLLECTION LICENSE New Registration Checklist (Branch)

---

### CHECKLIST SECTIONS

- [General Information](#)
- [License Fees](#)
- [Requirements Completed in NMLS](#)
- [Requirements/Documents Uploaded in NMLS](#)
- [Requirements Submitted Outside of NMLS](#)

### GENERAL INFORMATION

#### **Which locations are required to be registered?**

Any location other than the applicant's or licensee's principal place of business identified in a license application or an amended application if activity related to debt collection in California occurs at the location and the location is held out to the public as a business location or money is received at the location or held at the location. For purposes of filing a Form MU3, holding a location out to the public includes receiving postal correspondence from the public at the location, meeting with the public at the location, including the location on business cards, letterhead, or any other correspondence, including signage at the location, or any other representation to the public that the location is a business location of the applicant or licensee.

A licensee that seeks to engage in business at a new branch office or at a new location for an existing branch office must register the new branch office by filing a Form MU3 in accordance with the instructions of NMLS for transmission to the Commissioner within thirty (30) calendar days of the date of engaging in business at the new branch office or new location.

#### **Activities Authorized Under This Registration**

This license authorizes the following activities:

- Active debt buying
- First party debt collection
- Third party debt collection
- First mortgage servicing (only for collections for first mortgages the company holds/owns)
- Third party first mortgage servicing (only for collections for first mortgages the company does not hold/own)
- Third party subordinate lien mortgage servicing (only for collections for subordinate lien mortgage the company does not hold/own)
- Judgment recovery
- Other debt

CA-DFPI does not issue paper registrations for this registration type. Upon receiving all required information from the applicant or licensee, CA-DFPI will notify the individual named in the Company Form (MU1) as the Primary Company Contact by email that the branch has been registered with CA-DFPI.

### Pre-Requisites for Branch Registration

This registration should only be applied for by a licensee that holds a California Department of Financial Protection and Innovation (CA-DFPI) Debt Collection License or an applicant that is simultaneously applying for a CA-DFPI Debt Collection License. A licensee must register a new branch within thirty (30) calendar days of the date of engaging in business at the new branch.

### Document Uploads

Documents that must be uploaded to the *Document Uploads* section of the Branch Form (MU3) 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 application.
- 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

- [Branch Form \(MU3\) Filing Quick Guide](#)
- [Document Upload Descriptions and Examples](#)
- [Payment Options Quick Guide](#)
- [License Status Definitions Quick Guide](#)

### Agency Contact Information

Please refer to CA-DFPI's website at [www.dfpi.ca.gov](http://www.dfpi.ca.gov). You can also contact us via voicemail at 916-576-8623 or [dcla.inquiries@dfpi.ca.gov](mailto:dcla.inquiries@dfpi.ca.gov) for additional assistance.

#### Physical Address:

*California Department of Financial Protection and  
Innovation  
Debt Collection Licensing Program  
2101 Arena Boulevard  
Sacramento, California 95834*

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.

<b>NMLS ID Number</b> (Company)	
<b>NMLS ID Number</b> (Branch)	

**LICENSE FEES** - Fees collected through NMLS are not REFUNDABLE or TRANSFERABLE.

Complete	CA-DFPI Debt Collection Branch Registration	Submitted via...
<input type="checkbox"/>	<b>Credit Report for Control Persons:</b> \$15 per control person.	<b>NMLS (Filing submission)</b>
<input type="checkbox"/>	<b>Fingerprinting Processing Fees:</b> These fees are not collected through NMLS. See the California Attorney General's website at: <a href="https://oag.ca.gov/fingerprints">https://oag.ca.gov/fingerprints</a> for current fee information	<b>Pay to:</b> Live Scan operator for fingerprinting in California

**REQUIREMENTS COMPLETED IN NMLS**

Complete	CA-DFPI Debt Collection Branch Registration	Submitted via...
<input type="checkbox"/>	<b>Submission of Branch Form (MU3):</b> Complete and submit the Branch Form (MU3) in NMLS. This form serves as the application for the registration through NMLS.	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Other Trade Names:</b> If this branch is operating under a name that is different from the applicant's legal name, that name ("Trade Name", "Fictitious Business Name", "Assumed Name" or "DBA") must be listed under the <i>Other Trade Names</i> section of both the Branch Form (MU3) and the Company Form (MU1). CA-DFPI does not limit the number of other trade names.</p> <p>If operating under an "Other Trade Name", upload the fictitious business name statement with the "filed" stamp from a California county clerk's office. Fictitious Business Name Statements must be filed in accordance with Chapter 5 commencing with Section 17900 of the California Business and Professions Code for each trade name, fictitious business name or dba the licensee or applicant intends to use at this location.</p>	<p><b>NMLS</b></p> <p><b>Upload in NMLS:</b> under the Document Type <u>Trade Name/Assumed Name Registration Certificates</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

	<p>An applicant shall not use a fictitious business name until the Commissioner approves the use of the name.</p> <p>This document should be named <i>Debt Collection License Trade Name – Assumed Name</i>.</p>	
<input type="checkbox"/>	<p><b>Web Addresses:</b> If you have a web address used for the branch CA-DFPI requires the full web addresses for the applicant and for any separate websites for other fictitious business or trade names listed. Indicate whether business is transacted through the website(s).</p>	NMLS
<input type="checkbox"/>	<p><b>Branch Manager:</b> A Branch Manager must be designated for each registered location. A Branch Manager is defined as an individual who is responsible for the day to day business operations of a branch office.</p> <p>A Branch Manager is <b>required</b> to complete the Individual Form (MU2) in NMLS. This form must be attested to by the applicable Branch Manager before it is able to be submitted along with the Branch Form (MU3).</p>	NMLS
<input type="checkbox"/>	<p><b>Credit Report:</b> Branch Managers are required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a branch registration request for your company can be filed through NMLS. This authorization is made when the Individual Form (MU2) is submitted as part of the Branch Form (MU3).</p>	NMLS
Note	<p><b>MU2 Individual FBI Criminal Background Check Not Required Through NMLS:</b> Branch Managers are NOT required to authorize a FBI criminal background check (CBC) through NMLS.</p> <p><b>Note:</b> A CBC is required outside NMLS for this registration. See the <a href="#">Requirements/Documents Uploaded in NMLS or Requirements Completed Outside of NMLS</a> section for CBC requirements.</p>	N/A

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS		
Complete	CA-DFPI Debt Collection Branch Registration	Submitted via...
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>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>

	<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>	
<input type="checkbox"/>	<p><b>Legal Name/Status Documentation:</b> Provide identifying information, including government-issued identification number and the issuing state and country. Submit legal documentation of any legal names used within the ten (10) years prior to the date of this registration. This should include certified copies of divorce decree, marriage certificate, copy of driver’s license, passports, etc. Submit documentation showing the individual’s legal status and authorization to work in the United States.</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>State Background Information Required from Individuals Who Are Not Residents of the United States:</b> Submit an investigative background report if the individual designated as Branch Manager does not currently reside in the United States or has not resided in the United States for at least ten (10) years. <b>This investigative background report shall be required in addition to fingerprinting of the individual.</b></p> <p>The search firm must have sufficient resources and be properly licensed to conduct the background search. The search firm cannot be affiliated with or related to the applicant (or licensee) or individual who is the subject of the search. The report must be in English, or if the report is in another language, the report must be translated to English and include a translator’s certificate. The cost of the report shall be paid by the applicant, licensee or individual.</p> <p>The report shall contain the following, at a minimum:</p> <ul style="list-style-type: none"> <li>• A comprehensive credit report and/or history, including the actual credit report if available, as well as a summary.</li> <li>• Civil court and bankruptcy court records concerning the individual for the past ten (10) years. The search for these records shall include a search of the court data in the country(s), state(s), and town(s) where the individual resided or worked.</li> <li>• Criminal records of the individual, including felonies, misdemeanors and violations (excluding traffic violations). The search for these records shall include a search of court data in the country(s), state(s), and town(s) where the individual resided or worked.</li> <li>• Employment history during the last ten (10) years.</li> <li>• Media records during the last ten (10) years referencing the individual. Media records include national and local publications, wire services, and business publications.</li> <li>• Regulatory history, particularly in connection with debt collection activities.</li> </ul>	<p><b>Upload in NMLS:</b> under the Document Type <u>State Background Check Authorization</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).</p>

	<p>The report shall be accompanied by a search summary letter that identifies the scope of the search, indicates the independence of the search firm from the applicant (or licensee) and the individual who is the subject of the search, and identifies an individual from the search firm and the individual's contact information for CA-DFPI to contact for questions regarding the report.</p> <p>If an individual has had a report containing at least the information listed above prepared for another licensing agency within twelve (12) months of the filing of this registration, the applicant (or licensee) or individual may request permission from that licensing agency or the search firm to submit a copy of that report to CA-DFPI through NMLS. If the applicant (or licensee) or individual elects to submit a prior report, the applicant (or licensee) or individual shall also submit a statement of no material change to the information in the report through NMLS. The statement must include the name of the individual and the applicant (or licensee) and be dated and signed by the individual or applicant (or licensee).</p> <p>This document should be named <i>Investigative Background Report</i>.</p>	
--	--	--

NMLS ID Number (Company)	
NMLS ID Number (Branch)	
Applicant Legal Name	

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS		
Complete	CA-DFPI Debt Collection Branch Registration	Submitted via...
<input data-bbox="138 1690 178 1732" type="checkbox"/>	<p>Fingerprint Requirements: Detailed instructions for fingerprinting of individuals in California and individuals residing outside of California will be emailed to the applicant's Primary Company Contact when the license application is submitted through NMLS. Applicants will have 90 days from when the instructions are received to complete the fingerprinting process.</p> <p>Fingerprints will need to be submitted for all Individual Form (MU2) is filers.</p> <p><b>Note:</b> DFPI is currently granting Conditional approval prior to initiating the fingering printing process. The Conditional approval is based on meeting the</p>	<p><b>Information will be provided via emailed instructions.</b></p>

	fingerprinting requirement in the future. The fingerprinting process will not be implemented until further notice.	
--	--	--