



Branch Amendments Agency Requirements



IDAHO MORTGAGE BROKER/LENDER LICENSE (BRANCH)

Instructions

When making changes to your record in NMLS Idaho requires advance notification for some changes, see checklist below for details.

Fees

1. Idaho does NOT collect amendment fees for the following changes through NMLS during filing :
 - Change of Address
 - Change of Other Trade Names
 - Change of Branch Manager
2. All fees collected through NMLS ARE NOT REFUNDABLE.

How to submit Agency specific documents

1. If you are required to upload document(s) on NMLS for an Advance Change Notice:
 - a. In the NMLS document upload section; you must select Advance Change Notice for document type.
 - b. Documents required to be uploaded through Advance Change Notice are considered proposed documents. On or after the effective date of the change you will be required to remove documents from the ACN category and upload final documents in the appropriate document category. You will be required to remove proposed documents and 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 advance change notice event you must mail document(s) directly to the Idaho Department of Finance.
2. If you are required to upload documents for an amendment that doesn't require Advance Change Notice:
 - a. In the NMLS document upload section, select the applicable document type.
3. If you are required to provide document(s) outside of NMLS:
 - a. You must mail the document(s) along with the checklist within 5 business days to the following address:

For U.S. Postal Service:

Idaho Department of Finance
Consumer Finance Bureau
PO Box 83720
Boise, ID 83720-0031

For Overnight Delivery:

Idaho Department of Finance
Consumer Finance Bureau
11341 W. Chinden Blvd. Ste. A300
Boise, ID 83714

NMLS Unique ID Number: _____

Applicant Legal Name: _____

FILED IN NMLS	ATTACHED	NOT APPLICABLE	REQUIRED ADVANCE CHANGE NOTICE ITEM
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>CHANGE OF BRANCH ADDRESS. Submit an ACN for a Change of Branch Address on the Branch Form through NMLS. 30 Days' notice must be given for this change. To be considered an address change and not a new office requiring a new license, the entire operation, functions and personnel of the existing location must be relocating to the new location. The distance of the move must be a reasonable commute to the existing licensed location. Changes to the MU3 are to be filed effective the date of the address change and should include any changes to mailing addresses, phone numbers, fax numbers, email, etc.</p> <p>Branch Lease Agreement: Upload a copy of any leases, subleases, and any related documents for the branch location in compliance with applicable state and federal law.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAME(S). Submit an ACN for an addition, change or deletion of an Other Trade Name(s) within the Branch (MU3) Form through NMLS. 30 Days' notice must be given for this change.</p> <p>DOCUMENT REQUIRED FOR ACN OF ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAME(S):</p> <p>Upload a file-stamped copy of the Certificate of Filing ABN issued by the Idaho Secretary of State with addition, modification or proof of cancellation, to the Trade Name/Assumed Name Registration Certificates document upload section.</p> <p>Only trade names associated with this branch and this state should be identified on the Branch Form (MU3).</p>
<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. \$36.26 FBI Criminal Background Check fee will be charged per FBI CBC authorization.</p> <p>•Branch Manager(s)</p>

			<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 Criminal Background Check 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. If the Branch Manager is an Idaho-licensed MLO the CBC requirement will be completed through that license process.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>MU2/CONTROL PERSON (Branch Manager-if not an Idaho-licensed MLO) CREDIT REPORT EXPLANATIONS: Submit a line by line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs/settlements, 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 (including those reflecting a zero balance but indicate transferred to another lender), accounts currently past due, accounts with serious delinquencies in the last 3 years, repossessions, loan modifications, etc. Control Persons must meet the requirements of Financial Responsibility Policy 2018-01.</p> <p>Note: 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) and/or (MU4). These items most likely will not be included on a credit report.</p> <p>This document should be named <i>Credit Report Explanations – document type (e.g. explanation, proof of satisfaction, payment history, etc) – Document Creation Date.</i></p> <p>Upload in NMLS: under the Document Type <u>Credit Report Explanations</u> in the <i>Document Uploads</i> section of the Individual Form (MU2) and/or (MU4).</p>
FILED IN NMLS	ATTACHED	NOT APPLICABLE	REQUIRED AMENDMENT ITEM
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>DISCLOSURE QUESTIONS. Provide complete details in NMLS of all events or proceeding for any “Yes” answer to any of the Disclosure Questions and upload a copy of any applicable orders or documents. You must provide a separate explanation and upload documents for EACH event that requires a “Yes” response to any disclosure question.</p>

WHO TO CONTACT – Contact Consumer Finance licensing staff by phone at (208) 332-8002 or send your questions via email to mortgage@finance.idaho.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 SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE AMENDMENT REQUEST THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.