



IDAHO REGULATED LENDER LICENSE

Instructions

When making changes to your record in NMLS Idaho requires an advance change notification (ACN) for some changes, see checklist below for details. All information required at initial application is required to be updated and filed with the Department of Finance as necessary to keep the information current.

Fees

1. Idaho does not collect amendment fees for any changes. However, any change that results in a new application such as merger, certain changes of ownership, etc., will incur new application fees.
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. Note: You should use the recommended filing naming convention. Refer to the ACN page in NMLS.
 - b. Documents required to be uploaded through Advance Change Notice (ACN) are considered proposed documents. 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 email or 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 LEGAL NAME. Submit an ACN for a Change of Legal Name on the Company Form through NMLS. 30 days' notice must be given for this change.</p> <p>DOCUMENT REQUIRED FOR CHANGE OF LEGAL NAME: Upload copies of the following documents:</p> <ul style="list-style-type: none"> • Company documents authorizing legal name change such as corporate minutes, board resolutions, amendment to organizational documents, etc. • File-stamped copy of legal name change document with domicile state, and. • File-stamped copy of the legal name change document with the Idaho Secretary of State. <p>NOTE: Updates to other uploaded documents, forms, MU2 employment records, etc., must be completed once name change has processed.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>CHANGE OF MAIN ADDRESS. Submit an ACN for a Change of Main (Corporate) Address on the Company 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 MU1 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>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAMES. Submit an ACN for an Addition, Change or Deletion of an Other Trade Name(s) through the Company (MU1) 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): Upload copies of the following documents:</p> <p style="padding-left: 40px;">File-stamped copy of the Certificate(s) of Filing ABN, amendment or deletion/cancellation form with the Idaho Secretary of State.</p> <p>Upload in NMLS: under the Trade Name/Assumed Name Registration Certificates document upload category.</p> <p>Note: If a trade name is cancelled or deleted, remove the Certificate of Assumed Business Name/Certificate of Filing ABN from the document upload section.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>CHANGE OF LEGAL STATUS. Submit an ACN for a change of Legal Status within the Company (MU1) Form through NMLS. 60 Days' notice <i>with all relevant documents</i> must be given for this change. This filing <u>may</u> result in the requirement to obtain a new entitlement in</p>

			<p>NMLS and/or file a new application for new licensure.</p> <p>DOCUMENT REQUIRED FOR ACN OF CHANGE OF LEGAL STATUS: Upload copies of the following documents:</p> <ul style="list-style-type: none"> Detailed description of change(s) with all supporting documents as applicable such as verification of any new EIN/TIN, proposed or amended formation documents, contracts, resolutions, organization charts, and any other legal document effecting a change to the licensee.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>ADDITION OR MODIFICATION OF QUALIFYING INDIVIDUALS. A Qualifying Individual (QI) is required to be appointed for all locations where the licensee conducts business with consumers. This individual must be listed as the “Qualifying Individual” on the NMLS Company Form, and his/her business address must match the address listed as the “Main Address” on the Company Form. This individual must complete a Form MU2 and have an MU2 association with the company. 30 Days’ notice is required for this change.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>VERIFICATION OF EXPERIENCE FOR QI/BRANCH MANAGER: Provide a license specific resume with detailed job descriptions and/or duties performed evidencing experience in the industry the company is applying for or amending a license. Detailed job descriptions and duties with all employers need to be incorporated into a resume to demonstrate experience related to the specific state license being applied for. Idaho specific requirements include:</p> <ul style="list-style-type: none"> Upload a detailed Verification of Experience for the Qualifying Individual (MU1) or Branch Manager (MU3) to the Verification of Experience category of the Individual Form MU2 Document Uploads section for the named Qualifying Individual/Branch Manager. The Verification of Experience must demonstrate education (e.g. describe course topics, content and number of credit hours) and/or relevant employment experience specific to the business activities to be conducted under the Idaho Credit Code. If minimal experience is listed, include the company’s training and oversight plan for this individual. <p>This document should be named <i>Verification of Experience – Idaho Consumer Lender/Payday Lender.</i></p> <p>Military Member or Veteran: Any <i>relevant</i> and <i>applicable</i> military education, training or service received while you were a member of the armed forces can be evaluated or considered towards the experience or qualification requirements to be designated a QI/QPIC. A detailed description of the education, training or service (duties) performed will need to be provided for evaluation along with any supporting documentation such as course descriptions and transcripts, training completion certificates or other verification records.</p> <p>This document should be named <i>Verification of Experience – Military or Veteran--Idaho Consumer Lender/Payday Lender.</i></p>

			Upload in NMLS: under the Document Type <u>Verification of Experience</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).
FILED IN NMLS	ATTACHED	NOT APPLICABLE	REQUIRED AMENDMENT ITEM
<input type="checkbox"/>	N/A	<input type="checkbox"/>	DISCLOSURE QUESTIONS. Provide complete details in NMLS of all events or proceedings, and all supporting documents, for any “Yes” answer to any of the Disclosure questions for the company or any Control Person. You must provide a separate explanation and upload documents for EACH event that results in a “Yes” response to any disclosure question.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>ADDITION OR MODIFICATION OF DIRECT OWNERS/EXECUTIVE OFFICERS. Submit an amendment for an addition or change in Direct Owners/Executive Officers within the Company Form through NMLS.</p> <p>Report a change or addition of each executive officer, including president, chief executive officer, chief financial officer, chief operations officer, chief legal officer, chief compliance officer, chief information officer (IT), directors and Individuals with similar status or functions. Identified persons should also include any Qualifying Individual (QI/QPIC/RPIC) identified as supervising the business activities of the applicant/licensee and any branch manager.</p> <p>Note: This filing <i>may</i> result in the requirement to file a new application for new licensure.</p> <p>DOCUMENT REQUIRED FOR ACN OF ADDITION OR MODIFICATION OF DIRECT OWNERS/EXECUTIVE OFFICERS: Upload copies of the following documents:</p> <ul style="list-style-type: none"> • Explanation and supporting documents for change; and • Current and Proposed Organization Chart as Applicable
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>MU2 LEGAL NAME/STATUS DOCUMENTATION: Upload legal documentation of legal name or legal status change. This may be certified copies of divorce decree, marriage certificate, other court-issued order, government-issued status documentation.</p> <p>This document should be named [Document Name] (e.g., Marriage Certificate, Divorce Decree, etc.).</p> <p>In most cases, a Driver’s License or Social Security Card will not be acceptable.</p> <p>Upload in NMLS: under the Document Type Legal Name/Status Documentation in the Document Uploads section of the Individual Form (MU2).</p>

WHO TO CONTACT – Contact Consumer Finance licensing staff by phone at (208) 332-8002 or send your questions via email to icc.mail@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.