



Company New Application Checklist Bureau Requirements



MAINE NON-PROFIT LENDER LICENSE

This document includes instructions for new application for a non-profit supervised lender primary (main) location. If you need to complete a new application for the company's branch office location, refer to the appropriate new application checklist.

Note: A separate license is required for each place of business. (See Branch Licensing Requirements)

Total License costs: \$140, including the initial and renewal NMLS processing fees. *Fees collected through the NMLS are not refundable.*

Use the checklist below to complete the requirements for the Bureau of Consumer Credit Protection.

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 address:

For U.S. Postal Service:

*Dept. of Professional & Financial Regulation
Bureau of Consumer Credit Protection
35 State House Station
Augusta, ME 04333*

For Overnight Delivery:

*Dept. of Professional & Financial Regulation
Bureau of Consumer Credit Protection
76 Northern Avenue
Gardiner, ME 04345*

NMLS Company Unique ID Number: _____

Applicant Legal Name: _____

FILED IN NMLS	ATTACHED	NOT APPLICABLE	NON-PROFIT 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.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Resident/Registered Agent: The Resident/Registered Agent section of the NMLS Company Form should be completed with the information currently on record with Maine Secretary of State.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Qualifying Individual: An on-site 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 Form, and his/her business address must match the address listed as the "Main Address" on the Company 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	<input type="checkbox"/>	Financial Statements: Upload an audited financial statement prepared by a Certified Public Accountant and Signed by an executive officer in accordance with Generally Accepted Accounting Principles dated within 90 days of your fiscal year end. 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.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Business Plan: Upload a business plan outlining marketing strategy, products, target markets and operating structure the applicant intends to employ.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Certificate of Authority/Good Standing Certificate: Upload a state-issued document (from Maine Secretary of State) demonstrating that the corporation or limited liability company (LLC) exists or is authorized to do business in the state.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Document Samples: Upload copies of documents used in the regular course of business in connection with certain license types as required by the Bureau of Consumer Credit Protection (e.g. consumer disclosure forms, origination and/or loan modification forms).
<input type="checkbox"/>	N/A	<input type="checkbox"/>	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	<input type="checkbox"/>	Management Chart: Upload an organizational chart showing the applicant's divisions, officers, and managers.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Organizational Chart/Description: Upload an organizational chart if applicant is owned by another entity or entities or person, or has subsidiaries or affiliated entities.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Surety Bond. Upload and mail an original surety bond in the amount of \$50,000 furnished by a surety company authorized to conduct business in Maine. The name of the principal insured on the bond must match exactly the Full Legal Name of applicant. Use the surety bond form found below. Lender Surety Bond Form
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Trust Account Authorization: Upload authorization allowing examination of trust accounts used for the purpose of holding funds belonging to others.

Maine 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 licensing staff by phone at 207-624-8527 or send your questions via e-mail to LoanOfficerReg@maine.gov 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.