



ME Debt Collector Amendment Checklist (Company)

CHECKLIST SECTIONS

- [General Information](#)
- [Amendments](#)

GENERAL INFORMATION

Instructions

When making changes to your record in NMLS, Maine requires advance notification for some changes. See the checklist below for details.

Uploading Agency-Specific Documents

If you are required to upload documents to NMLS for an Advance Change Notice (ACN), select “Advance Change Notice” for the document type in the NMLS Document Uploads section. If you are required to upload documents for an amendment that doesn’t require ACN, select the applicable document type in the NMLS Document Uploads section.

Note: Use the recommended filing naming convention found on the [Document Upload Descriptions and Examples](#).

Helpful Resources

- [Amendments & Advance Change Notice](#)
- [Document Uploads Quick Guide](#)
- [Document Upload Descriptions and Examples](#)

Agency Contact Information

Contact Maine Bureau of Consumer Credit Protection licensing staff by phone at 207-624-8527 or send your questions via email to ccp.pfr@maine.gov for additional assistance.

For U.S. Postal Service:

Department of Professional & Financial Regulation
Bureau of Consumer Credit Protection
35 State House Station
Augusta, Maine 04333

For Overnight Delivery:

Department of Professional & Financial
Regulation
Bureau of Consumer Credit Protection
76 Northern Avenue
Gardiner, Maine 04345

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.

AMENDMENTS

- [Change of Legal Name](#)
 - Change of Legal Name: \$25 per license
 - Surety Bond Rider is required with a legal name change
 - Amended filing with the Maine Secretary of State is required with a legal name change
- [Change of Main Address](#)
 - Change of Main Address: \$25 per license
 - Surety Bond Rider is required with a change to principal location
- [Addition or Modification of Other Trade Name](#)
 - Addition of Other Trade Names: \$25 per license
 - Surety Bond Rider is required with an addition or modification to other trade name
 - Amended filing with the Maine Secretary of State is required with an addition or modification to other trade name a legal name change
- [Deletion of Other Trade Name](#)
 - \$0
- [Change of Legal Status](#)
 - Change of Legal Status: \$25 per license
 - Amended filing with the Maine Secretary of State is required with a change of legal status
 - Updated bylaws, articles of incorporation, or other related documents when changing legal status
- [Addition or Modification of Affiliates/Subsidiaries](#)
 - \$0
- [Addition or Modification of Direct Owners/Executive Officers](#)
 - \$250 if 25% or more change; \$0 if under under that threshold
 - A change of control=
 - i. the power to vote, directly or indirectly, at least 25 percent of the outstanding voting shares or voting interests of a licensee or person in control of a licensee;
 - ii. the power to elect or appoint a majority of key individuals or executive officers, managers, directors, trustees, or other persons exercising managerial authority of a person in control of a licensee; or
 - iii. the power to exercise, directly or indirectly, a controlling influence over the management or policies of a licensee or person in control of a licensee
- [Addition or Modification of Indirect Owners](#)
 - \$0
- [Change of Disclosure Question\(s\)](#)

Note: Information uploaded or filed in NMLS will not be viewable to the agency until the filing has been attested to and submitted through NMLS. Agency-specific requirements that should be emailed or mailed to the agency on the checklist below must be received with the appropriate checklist within five (5) business days of the electronic submission of your filing through NMLS.

Complete	ME Debt Collector Change of Legal Name Amendment Items	Submitted via...
<input type="checkbox"/>	Change of Legal Name: Submit an ACN for a change of Legal Name through the Company Form (MU1) in NMLS. A 30-day notice must be provided for this change.	NMLS
<input type="checkbox"/>	Change of Legal Name Fee: \$25 per license Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.	NMLS (Filing submission)
<input type="checkbox"/>	Surety Bond Rider: Upload the Surety Bond Rider that reflects the change of name in NMLS under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1) AND mail the original copy to the address listed above. The name of the principal insured on the bond must match exactly the full legal name of applicant, including any Other Trade Names.	Upload in NMLS: under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1). This document should be named [<i>License Type</i>] <i>Surety Bond</i> . AND Mail to Department of Professional & Financial Regulation Bureau of Consumer Credit Protection 76 Northern Avenue Gardiner, Maine 04345
<input type="checkbox"/>	Formation Documents: Formation Documents must be submitted related to this change type. Determine classification of applicant’s legal status and submit a State certified copy of the requested applicable documentation detailed below. Original formation documents and all subsequent amendments, thereto including a list of any name changes. Sole Proprietor Unincorporated Association: <ul style="list-style-type: none"> • By-Laws or constitution (including all amendments). General Partnership: <ul style="list-style-type: none"> • Partnership Agreement (including all amendments). Limited Liability Partnership: <ul style="list-style-type: none"> • Certificate of Limited Liability Partnership; and • Partnership Agreement (including all amendments). Limited Partnership: <ul style="list-style-type: none"> • Certificate of Limited Partnership; and • Partnership Agreement (including all amendments). Limited Liability Partnership: <ul style="list-style-type: none"> • Certificate of Limited Liability Limited Partnership; and 	Upload in NMLS: under the Document Type <u>Formation Document</u> in the <i>Document Uploads</i> section of the Company Form (MU1).

Complete	ME Debt Collector Change of Legal Name Amendment Items	Submitted via...
	<ul style="list-style-type: none"> • Partnership Agreement (including all amendments). <p>Limited Liability Company (“LLC”):</p> <ul style="list-style-type: none"> • Articles of Organization (including all amendments); • Operating Agreement (including all amendments); • IRS Form 2553 or IRS Form 8832 if S-corp treatment elected; and • LLC resolution if authority not in operating agreement. <p>Corporation:</p> <ul style="list-style-type: none"> • Articles of Incorporation (including all amendments); • By-laws (including all amendments), if applicable; • Shareholder Agreement (including all amendments), if applicable; • IRS Form 2553 if S-corp treatment elected; and • Corporate resolution if authority to complete application not in By-Laws or Shareholder Agreement, as amended, as applicable. 	

Complete	ME Debt Collector Change of Main Address Amendment Items	Submitted via...
<input type="checkbox"/>	<p>Change of Main Address: Submit an ACN for a change of Main (Corporate) Address through the Company Form (MU1) in NMLS. A 30-day notice must be provided for this change.</p>	NMLS
<input type="checkbox"/>	<p>Change of Main Address: \$25 per license Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.</p>	NMLS
<input type="checkbox"/>	<p>Surety Bond Rider: Upload the Surety Bond Rider that reflects the change of name in NMLS under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1) AND mail the original copy to the address listed above. The name of the principal insured on the bond must match exactly the full legal name of applicant, including any Other Trade Names.</p>	<p>Upload in NMLS: under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1). This document should be named <i>[License Type] Surety Bond</i>.</p> <p>AND Mail Department of Professional & Financial Regulation Bureau of Consumer Credit Protection 76 Northern Avenue Gardiner, Maine 04345</p>

Complete	ME Debt Collector Addition or Modification of Other Trade Name Amendment Items	Submitted via...
<input type="checkbox"/>	Addition or Modification of Other Trade Name: Submit an ACN for an addition of or change to an Other Trade Name through the Company Form (MU1) in NMLS. A 30-day notice must be provided for this change.	NMLS
<input type="checkbox"/>	Addition of Other Trade Name \$25 per license. Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.	NMLS (Filing submission)
<input type="checkbox"/>	Surety Bond Rider: Upload the Surety Bond Rider that reflects the change of name in NMLS under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1) AND mail the original copy to the address listed above. The name of the principal insured on the bond must match exactly the full legal name of applicant, including any Other Trade Names.	Upload in NMLS: under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1). This document should be named <i>[License Type] Surety Bond</i> . AND Mail Department of Professional & Financial Regulation Bureau of Consumer Credit Protection 76 Northern Avenue Gardiner, Maine 04345

Complete	ME Debt Collector Deletion of Other Trade Name Amendment Items	Submitted via...
<input type="checkbox"/>	Deletion of Other Trade Name: Submit an amendment for deletion of an Other Trade Name through the Company Form (MU1) in NMLS. If deleting an Other Trade Name, this name must be removed from the <i>Other Trade Names</i> section of the Company Form (MU1).	NMLS

Complete	ME Debt Collector Change of Legal Status Amendment Items	Submitted via...
<p>Note: In many cases, a change to the Fiscal Year End, Legal Status, and State or Date of Formation indicates a new entity has been formed and a new NMLS record is required. This includes the creation of a new NMLS account and submission of a new Company Form (MU1).</p>		
<input type="checkbox"/>	<p>Change of Legal Status: Submit an ACN for a change of Legal Status within the Company Form (MU1) in NMLS. A 30- day notice must be provided for this change.</p>	NMLS
<input type="checkbox"/>	<p>Change of Legal Status Fee: \$25</p>	<p>NMLS (Agency Fee Invoice) OR Mail check to Department of Professional & Financial Regulation Bureau of Consumer Credit Protection 76 Northern Avenue Gardiner, Maine 04345</p>

Complete	ME Debt Collector Addition or Modification of Affiliates/Subsidiaries Amendment Items	Submitted via...
<input type="checkbox"/>	<p>Addition or Modification of Affiliates/Subsidiaries: Submit an ACN for an addition or change in Affiliates/Subsidiaries within the Company Form (MU1) in NMLS. A 30-day notice must be provided for this change.</p>	NMLS

Complete	ME Debt Collector Addition or Modification of Direct Owners/Executive Officers Amendment Items	Submitted via...
<input type="checkbox"/>	<p>Addition or Modification of Direct Owners/Executive Officers: Submit an ACN for an addition or change in Direct Owners/Executive Officers within the Company Form (MU1) in NMLS. A 30-day notice must be provided for this change.</p>	NMLS

Complete	ME Debt Collector Addition or Modification of Direct Owners/Executive Officers Amendment Items	Submitted via...
<input type="checkbox"/>	<p>Addition or Modification of Direct Owners/Executive Officer Fee: \$250 if 25% or more change; \$0 if under under that threshold</p> <ul style="list-style-type: none"> ○ A change of control= <ul style="list-style-type: none"> i. the power to vote, directly or indirectly, at least 25 percent of the outstanding voting shares or voting interests of a licensee or person in control of a licensee; ii. the power to elect or appoint a majority of key individuals or executive officers, managers, directors, trustees, or other persons exercising managerial authority of a person in control of a licensee; or iii. the power to exercise, directly or indirectly, a controlling influence over the management or policies of a licensee or person in control of a licensee 	<p>NMLS (Agency Fee Invoice)</p> <p>OR</p> <p>Mail check to</p> <p>Department of Professional & Financial Regulation Bureau of Consumer Credit Protection 76 Northern Avenue Gardiner, Maine 04345</p>
<input type="checkbox"/>	<p>Credit Report for Control Persons: \$15 per control person.</p>	<p>NMLS (Filing submission)</p>
<input type="checkbox"/>	<p>Credit Report: Individuals in a position of control 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 license request for your company can be filed through NMLS.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>FBI Criminal Background Check for MU2 Individual: \$36.25 per person.</p>	<p>NMLS (Filing submission)</p>
<input type="checkbox"/>	<p>MU2 Individual FBI Criminal Background Check Requirements: When added to the Company Form (MU1), the following Individuals, as specified below, are required to authorize a FBI criminal background check (CBC) through NMLS.</p> <p><i>Direct Owners</i></p> <ul style="list-style-type: none"> • Any sole proprietor, partner of a partnership, corporate officer, member of a limited liability company or professional partnership, and holder of a controlling interest in the applicant. “Controlling Interest” means an ownership interest of 25% or more in the applicant. <p><i>Executive Officers</i></p> <ul style="list-style-type: none"> • Chief Executive Officer, President, Vice President, Chief Financial Officer, Manager of location to be licensed. <p><i>Indirect Owners</i></p> <ul style="list-style-type: none"> • Ownership interest of 25% or more in any entity of which the applicant is a subsidiary. <p>After authorizing a FBI criminal background check through the submission of</p>	<p>NMLS</p>

Complete	ME Debt Collector Addition or Modification of Direct Owners/Executive Officers Amendment Items	Submitted via...
	<p>the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted if new prints are required.</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.</p>	

Complete	ME Debt Collector Addition or Modification of Indirect Owners Amendment Items	Submitted via...
<input type="checkbox"/>	<p>Addition or Modification of Indirect Owners:</p> <p>Submit an amendment for an addition or change in Indirect Owners within the Company Form (MU1) in NMLS.</p>	<p>NMLS</p>

Complete	ME Debt Collector Change of Disclosure Question(s) Amendment Items	Submitted via...
<input type="checkbox"/>	<p>Change of Disclosure Question(s): Submit an amendment for a change to Disclosure Question response(s) through the Company Form (MU1) in NMLS.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Changing a Response from No to Yes: Provide a complete and detailed explanation and document upload for each response that changes from “No” to “Yes” for company or each control person.</p> <p>See the Company Disclosure Explanations Quick Guide for instructions.</p>	<p>Upload in NMLS in the <i>Disclosure Explanations</i> section of the Company Form (MU1) or Individual Form (MU2).</p>
<input type="checkbox"/>	<p>Changing a Response from Yes to No: When changing a Disclosure Question response from Yes to No, you will be required to remove the question from the associated Disclosure Explanation and provide an Amendment Reason.</p> <p>You may select “Add Explanation for “No” Responses” and provide an explanation for each response that changes from “Yes” to “No” for company or each control person. You may also upload a document (PDF) related to the explanation.</p> <p>See the Company Disclosure Explanations Quick Guide for instructions.</p>	<p>NMLS</p>