



PA Debt Settlement Services Not-for-Profit New Application Checklist (Company)

CHECKLIST SECTIONS

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GENERAL INFORMATION

Who Is Required to Have This License?

A debt settlement services license is required by any person, as defined by the [Debt Settlement Services Act](#), who markets, solicits, offers to provide or agrees to provide debt settlement services for a fee or other consideration.

A separate branch license will be required for every location from which a person engages in debt settlement services.

NOTE: If licensee is a domestic or foreign not-for-profit corporation or association registered under 15 Pa.C.S. Pt. II Subpt. C (relating to nonprofit corporations) with the Secretary of the Commonwealth that has annual gross revenues from debt settlement services fees and charges of less than \$3,000,000 annually, please refer to the Debt Settlement Services Not for Profit Branch Licensing information.

Section 102 of the Debt Settlement Services Act defines “Debt Settlement Services.”

Who Is Not Required to Have This License?

There are certain entities that are exempt from the Debt Settlement Services Act, including:

- A bank, bank holding company or the subsidiary, agent or affiliate of either, or a credit union or other financial institution licensed chartered under Federal or State law. Act 118 § 103(2)
- A judicial officer, a person acting under an order of a court or an administrative agency or an assignee for the benefit of creditors. Act 118 § 103(1)
- A title insurer, escrow company or other person that provides bill-paying services if the provision of debt settlement services is incidental to the bill-paying services. Act 118 § 103(3)
- A licensee under the Act of October 9, 2008 (P.L.1421, No.117), known as the Debt Management Services Act, when the provision of Debt Settlement Services is incidental to the provision of Debt Management Services. Act 118 § 103(4)
- An attorney not otherwise engaged in or holding himself or herself out to the public as being engaged in Debt Settlement Services who acts as an intermediary between an individual and one or more of the individual’s creditors in the normal course of legal practice. This paragraph shall not apply if the attorney is compensated by a provider. Act 118 § 103(5)

Activities Authorized Under This License

This license authorizes the following activities...

- Credit repair
- Debt negotiation
- Debt settlement/debt adjuster

Pre-Requisites for License Applications

- Financial statements must be submitted to verify net worth. See application checklist for requirements.
 - Provide audited financial statement for the most recent fiscal year, including an audit opinion from an independent Certified Public Accountant.
 - Provide Interim financial statement for current year within 90 days of application.
 - All financial statements must be prepared in accordance with Generally Accepted Accounting Principles.
 - Financial statements should include a Balance Sheet, Income Statement and Statement of Cash Flows and all relevant notes thereto.
 - Unaudited financial statements must include an attestation on the face of the financial statements or as a cover sheet. An attestation is a signed, dated statement by an individual who has knowledge of the financial statements and is listed as a control person in NMLS.
 - If applicant is a start-up company, only an initial Statement of Condition is required.
 - If applicant is affiliated with another business entity, the applicant must provide the aforementioned statements reflecting the applicant's financial condition and operation on an unconsolidated basis. Additionally, the applicant must furnish the same statements on a consolidated and/or combined basis to reflect the economic reality of all affiliations.
- Penal Bond: In accordance with Section 305 of the Debt Services Act, the Department of Banking and Securities will not issue a license for a debt settlement service company unless the applicant has obtained and maintains a bond in an amount of \$25,000. The bond must be furnished by a surety company legally authorized to transact business in Pennsylvania. The bond shall be a penal bond conditioned on compliance with the Debt Settlement Services Act and subject to forfeiture by the Department and shall run to the Commonwealth for its use. The bond may also be used against the licensee for the benefit of any consumer who is injured by a violation of the Debt Settlement Services Act or regulation promulgated under the act.
 - For additional information on the bond, please refer to Section 305 of the Debt Settlement Services Act.
- Criminal background check for company owners, officers, and individuals in a position of control.
- Credit check for company owners, officers and individuals in a position of control.
- Tax Certification for company owners, officers, and individuals in a position of control: Licensees are required to provide a certified memorandum indicating all tax obligations to the Commonwealth of Pennsylvania have been paid or that a deferred payment plan with the Pennsylvania Department of Revenue has been made.
- Liability or Fidelity Insurance Policy that insures against dishonest, fraud, theft or other malfeasance on the part of the applicant's employees, officer, directors or principals. The insurance policy needs to be an appropriate amount. An insurance policy of at least \$250,000 is recommended.
- Policies and Procedures: Policies and procedures that have been developed to receive and process consumer inquires and grievances promptly and fairly.

Pennsylvania does not issue paper licenses for this license type.

Document Uploads Guidance

Documents that must be uploaded to the *Document Uploads* section of the Company Form (MU1) 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

- [Company Form \(MU1\) Filing Instructions](#)
- [Document Upload Descriptions and Examples](#)
- [Individual Form \(MU2\) Filing Quick Guide](#)
- [Financial Statements Quick Guide](#)
- [Payment Options Quick Guide](#)
- [License Status Definitions Quick Guide](#)

Agency Contact Information

Contact Pennsylvania Department of Banking and Securities, Non-Depository Licensing Office staff by phone at 717-787-3717 or send your questions via email to ra-asklicensing@pa.gov for additional assistance.

The completed checklist and the documents that are required to be submitted outside of NMLS must be received within 5 business days of the electronic submission of your application through NMLS via email to ra-AskLicensing@pa.gov

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL 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.

NMLS ID Number		
Applicant Legal Name		
LICENSE FEES - Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.		
Complete	PA Debt Settlement Not For Profit	Submitted via...
<input type="checkbox"/>	<p>Pennsylvania License Application Fee: \$500</p> <p>NMLS Initial Processing Fee: \$100</p> <p>Act 118 § 302 (a)(b)(1)</p>	NMLS (Filing submission)
<input type="checkbox"/>	<p>Credit Report for Control Persons: \$15 per control person.</p> <p>Act 118 § 303 (10)</p>	NMLS (Filing submission)
<input type="checkbox"/>	<p>Pennsylvania State Police Criminal History Background Check: \$22.00 for each request and is payable through PATCH by credit card. Results will not be accepted more than 30 days prior to the application submission date.</p> <p>Act 118 § 310 (a)(5)</p>	Outside NMLS – See the Criminal Background History Instructions
<input type="checkbox"/>	<p>MU2 Individual FBI Criminal Background Checks: \$36.25</p> <p>As determined by each state agency, Control Persons, Direct Owners, Indirect Owners, Executive Officers, Branch Managers, and Qualifying Individuals are required to submit a CBC through NMLS.</p> <p>Act 118 § 310 (a)(5)</p>	NMLS (Filing submission)
<input type="checkbox"/>	<p>Third Party Investigatory Background Checks: Fees vary by investigative company. In addition to the Pennsylvania and Federal Criminal Background Checks, a branch manager <i>who does not or has not resided in the US for the last 5 years</i> must provide an investigative background report. Results will not be accepted more than 30 days prior to the application submission date.</p> <p>7 Pa.C.S. § 6133(d), 6138(a)(3)</p>	Outside NMLS – See the Criminal Background History Instructions

REQUIREMENTS COMPLETED IN NMLS		
Complete	PA Debt Settlement Not For Profit	Submitted via...
<input type="checkbox"/>	<p>Submission of Company Form (MU1): Complete and submit the Company Form (MU1) in NMLS. This form serves as the application for the license through NMLS.</p> <p>7 Pa.C.S. § 6131(a)</p>	NMLS
<input type="checkbox"/>	<p>Financial Statements: Upload an audited or certified financial statement prepared by a Certified Public Accountant or 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.</p> <p>If applicant is a start-up company, only an initial statement of condition is required.</p> <p>Unaudited financial statements must include an attestation on the face of the financial statements for as a cover sheet. An attestation is a signed and dated statement by an individual who has knowledge of the financial statement and is listed as a control person in NMLS.</p> <p>Provide unconsolidated financial statements, if applicable.</p> <p>NOTE: The financial statements must illustrate that the company is solvent. In addition, licensees must always be solvent.</p> <p>Act 118 § 310 (a)(11); 310 (b)(1)(2)</p>	<p>NMLS</p> <p>Note: Financial statements are uploaded separately under the Filing tab and <i>Financial Statement</i> submenu link. See the Financial Statements Quick Guide for instructions.</p>
<input type="checkbox"/>	<p>Bank Account: Bank account information must be completed with company's Letter/Line of Credit, Operating, and/or Trust Primary accounts in the Bank Account section of the Company (MU1) Form.</p> <p>Act 118 § 303 (10)</p>	NMLS
<input type="checkbox"/>	<p>Resident/Registered Agent: The Resident / Registered Agent must be listed under the <i>Resident/Registered Agent</i> section of the Company Form (MU1).</p> <p>7 Pa.C.S. § 6131(i)(2)</p>	NMLS
<input type="checkbox"/>	<p>Primary Contact Employees: The following individuals must be entered into the <i>Contact Employees</i> section of the Company Form (MU1).</p> <ol style="list-style-type: none"> Primary Company Contact. The person responsible for answering application and licensing questions from the Department. Primary Consumer Complaint Contact. The person responsible for answering consumer complaints forwarded by the Department. <p>7 Pa.C.S. § 6131(a)(1)(iv)</p>	NMLS

<input type="checkbox"/>	<p>Non-Primary Contact Employees: Pennsylvania requires that an individual(s) be identified as a Non-Primary Contact for the following areas. These contacts must be listed in the <i>Contact Employees</i> section of the Company Form (MU1).</p> <ol style="list-style-type: none"> 1. Exam Billing 2. Consumer Complaint (Regulator) 3. Pre-Exam Contact <p>7 Pa.C.S. § 6131(a)(1)(iv)</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Disclosure Questions: Provide a complete and detailed explanation and document upload for each “Yes” response to Disclosure Questions made by the company (MU1) or related control persons (MU2).</p> <p>See the Company Disclosure Explanations Quick Guide for instructions.</p> <p>Act 118 § 303 (10)</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>Qualifying Individual: Each company must appoint a Qualifying Individual on the Company (MU1) Form who:</p> <ul style="list-style-type: none"> ➤ Is a management-level officer assigned to the company’s principal place of business. <p>This individual must be listed in the <i>Qualifying Individual</i> section of Company Form (MU1).</p> <p>Act 118 § 303 (10)</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Control Person (MU2) Attestation: Complete the Individual Form (MU2) in NMLS. This form must be attested to by the applicable control person before it is able to be submitted along with the Company Form (MU1).</p> <p>Act 118 § 302 (a)</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Books and Records: A change in the books and records address to a location other than the principal place of business, when approved by the Department through NMLS, is deemed an approved alternate site recordkeeping location for the purposes of the Debt Settlement Services Licensing Act and will furthermore constitute as a valid change or termination of an existing alternate site recordkeeping order.</p> <p>Records stored at an alternate location must be electronically available. Only one books and records location is allowed for Pennsylvania.</p> <p>Act 118 § 303 (10))</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Credit Report: Individuals in a position of control, including the Qualifying Individual, 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. This authorization is made when the Individual Form (MU2) is submitted as part of the Company Form (MU1). Act 118 § 303 (10)</p>	<p>NMLS</p>

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS

Complete	PA Debt Settlement Services Not For Profit	Submitted via...
<input type="checkbox"/>	<p>Penal Bond: Upload the Penal bond.</p> <p>In accordance with Section 305 of the Debt Settlement Services Act, the Department of Banking and Securities will not issue a license for a debt settlement service company unless the applicant has obtained and maintains a bond in an amount of \$25,000. The bond must be furnished by a surety company legally authorized to transact business in Pennsylvania.</p> <p>The bond shall be a penal bond conditioned on compliance with the Debt Settlement Services Act and subject to forfeiture by the Department and shall run to the Commonwealth for its use. The bond may also be used against the licensee for the benefit of any consumer who is injured by a violation of the Debt Settlement Services Act or regulation promulgated under the act. The name of the principal insured on the bond must match exactly the Full Legal Name of applicant.</p> <p>Click here to access the form.</p> <p>This document should be named <i>Pennsylvania Penal Bond</i>.</p> <p>Act 118 § 303 (9)</p> <p>See the Document Upload Quick Guide for formatting instructions, upload instructions and document descriptions and examples.</p> <p>7 Pa.C.S. § 6131(k)(4)</p>	<p>Upload in NMLS: under <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1)</p>
<input type="checkbox"/>	<p>Fidelity Bond: Upload proof of Liability or Fidelity Insurance Policy that insures against dishonest, fraud, theft or other malfeasance on the part of the applicant’s employees, officer, directors or principals. The insurance policy needs to be an appropriate amount. An insurance policy of at least \$250,000 is recommended. The name and address of the principal insured on the bond must exactly match the full legal business name, including all trade names if applicable, and address of the applicant. If applicable, include power of attorney (POA).</p> <p>Only declaration page of the policy should be uploaded.</p> <p>This document should be named <i>Fidelity Bond</i>.</p> <p>Act 118 § 303 (7)</p>	<p>Upload in NMLS: under <u>Fidelity Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p>Business Plan: Upload a business plan outlining the following information:</p> <ul style="list-style-type: none"> • Marketing strategies • Products • Target markets • Fee schedule • Operating structure the applicant intends to employ • How money will be collected 	<p>Upload in NMLS: under the Document Type <u>Business Plan</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

	<ul style="list-style-type: none"> • Records collection and retention • Operating budget <p>This document should be named [Company Legal Name] Business Plan. Note: If the existing uploaded business plan already includes the above information, an additional document does not need to be uploaded. A company should only upload a single business plan. If state-specific material is required, this information should be added to the existing uploaded business plan.</p> <p>Act 118 § 303 (10)</p>	
<input type="checkbox"/>	<p>Debt Settlement Agreement: Upload a copy of the debt settlement agreement between the company/applicant and consumer.</p> <p>See the Document Upload Quick Guide for formatting instructions, upload instructions and document descriptions and examples.</p> <p>Act 118 § 303 (8)</p>	<p>Upload in NMLS: under the Document Type <u>Debt Management Agreement</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p>Debt Settlement Agreement: Upload a copy of the agreement between the company/applicant and the company that handles the dedicated program account.</p> <p>See the Document Upload Quick Guide for formatting instructions, upload instructions and document descriptions and examples.</p> <p>Act 118 § 303 (10)</p>	<p>Upload in NMLS: under the Document Type <u>Debt Management Agreement</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p>Debt Settlement Agreement: Upload a copy of the agreement between the consumer and the company that handles the dedicated program account.</p> <p>See the Document Upload Quick Guide for formatting instructions, upload instructions and document descriptions and examples.</p> <p>Act 118 § 303 (8)</p>	<p>Upload in NMLS: under the Document Type <u>Debt Management Agreement</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p>Certificate of Authority/Foreign Registration Statement: Upload proof of registration of the full legal business name with the Pennsylvania Department of State, Corporations Bureau and approved document with the assigned Pennsylvania business entity number that demonstrates authorization to do business Pennsylvania.</p> <p>This document should be named <i>Pennsylvania Certificate of Authority OR Pennsylvania Foreign Registration Statement</i>.</p> <p>Act 118 § 302 (b)(3)</p>	<p>Upload in NMLS: under the Document Type <u>Certificate of Authority/Good Standing Certificate</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

<input type="checkbox"/>	<p>Other Trade Name: If operating under a name that is different from the applicant’s legal name, that name (“Trade Name”, “Assumed Name” or “DBA”) must be listed under the <i>Other Trade Names</i> section of the Company Form (MU1). Pennsylvania does not limit the number of other trade names.</p> <p>If operating under an “Other Trade Name”, upload proof of registration of the trade name(s) with the Pennsylvania Department of State, Corporations Bureau and approved document with the assigned Pennsylvania business entity number that demonstrates authorization to do business Pennsylvania under that trade name.</p> <p>This document should be named <i>Pennsylvania Trade Name – Assumed Name</i>.</p> <p>Act 118 § 302 (b)(3); 303 (10)</p>	<p>NMLS</p> <p>Upload in NMLS: 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>
<input type="checkbox"/>	<p>Formation Documents: Submit a State-certified copy of the requested applicable documentation detailed below based on your company’s legal status and classification. Include original formation documents and all subsequent amendments, with a list of any name changes.</p> <p>This document should be named <i>Formation Documentation [Date of Creation (MM-DD-YYYY)]</i>.</p> <p>Unincorporated Association:</p> <ul style="list-style-type: none"> • By-Laws or constitution (including all amendments). <p>General Partnership:</p> <ul style="list-style-type: none"> • Partnership Agreement (including all amendments). <p>Limited Liability Partnership:</p> <ul style="list-style-type: none"> • Certificate of Limited Liability Partnership; and • Partnership Agreement (including all amendments). <p>Limited Partnership:</p> <ul style="list-style-type: none"> • Certificate of Limited Partnership; and • Partnership Agreement (including all amendments). <p>Limited Liability Limited Partnership:</p> <ul style="list-style-type: none"> • Certificate of Limited Liability Limited Partnership; and • 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 	<p>Upload in NMLS: under <u>Formation Document</u>” in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

	<ul style="list-style-type: none"> • Corporate resolution if authority to complete application not in By-Laws or Shareholder Agreement, as amended, as applicable. <p>Not for Profit Corporation</p> <ul style="list-style-type: none"> • Documents requested of a Corporation; and • Proof of nonprofit status <ul style="list-style-type: none"> ○ Internal Revenue Service (“IRS”) 501(c)(3) designation letter; or ○ statement from a State taxing body or the State attorney general certifying that: (i) the entity is a nonprofit organization operating within the State; and (ii) no part of the entity’s net earnings may lawfully benefit any private shareholder or individual; or ○ entity's certificate of incorporation or similar document if it clearly establishes the nonprofit status of the applicant; or ○ Any of the three preceding items described, if that item applies to a State or national parent organization, together with a statement by the State or parent organization that the applicant is a local nonprofit affiliate. <p>Trust (Statutory)</p> <ul style="list-style-type: none"> • Certificate of Trust; and • Governing instrument (all amendments). <p>Act 118 § 303 (10)</p>	
<input type="checkbox"/>	<p>Management Chart: Submit a management chart displaying the applicant’s directors, officers, and managers (individual name and title). The chart must also identify compliance reporting and internal audit structure.</p> <p>This document should be named <i>[Company Legal Name] Management Chart</i>.</p> <p>Note: If the existing uploaded management chart already includes the above information, an additional document does not need to be uploaded. A company should only upload a single management chart.</p> <p>Act 118 § 303 (10)</p>	<p>Upload in NMLS: under <u>Management Chart</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

<input type="checkbox"/>	<p>Organizational Chart/Description: Submit a chart showing (or a description which includes) the percentage of ownership of:</p> <ul style="list-style-type: none"> • Direct Owners (total direct ownership percentage must equate to 100%) • Indirect Owners • Subsidiaries and Affiliates of the applicant/licensee <p>This document should be named <i>[Company Legal Name] Organizational Chart – Description</i>.</p> <p>Note: If the existing uploaded Organizational Chart/Description already includes the above information, an additional document does not need to be uploaded. A company should only upload a single management chart.</p> <p>Act 118 § 303 (5)</p>	<p>Upload in NMLS: under <u>Organizational Chart/Description</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
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INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS

No individual (MU2) documents are required to be uploaded into NMLS for this license/registration at this time.

NMLS ID Number	
Applicant Legal Name	

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS		
Complete	PA Debt Settlement Not For Profit	Submitted via...
<input type="checkbox"/>	<p>License / Registration: Provide a list identifying all states in which the applicant holds, has held, or has applied for registration or license as a debt settlement services provider.</p> <p>Act 118 § 303 (6)</p>	<p>Email to: ra-asklicensing@pa.gov</p>
<input type="checkbox"/>	<p>Prior Activity Statement: If you have not conducted debt settlement business in Pennsylvania or with Pennsylvania consumers, please provide a certified statement, signed and dated by a control person.</p> <p>Per Section 301(a), “a provider may not market, solicit, offer to provide or provide debt settlement services for a fee or other consideration to an individual who resides in Pennsylvania at the time it agrees to provide the services, unless the provider is licensed under this act.”</p> <p>If you have already conducted debt settlement business in Pennsylvania or with Pennsylvania consumers, please provide the following:</p> <ul style="list-style-type: none"> • The name of each Pennsylvania consumer enrolled in your debt settlement program. • For each consumer provide an accounting that provides the following <ul style="list-style-type: none"> a. The consumer’s address. b. The date of enrollment in the debt settlement program. c. The account number or identification number. d. The dates and amounts of each deposit of money from the consumer to the third-party payment processor. e. The date and amount of each payment made to a third party on behalf of the consumer. f. The name of the third-party creditor that received each payment identified in “e” above. g. The dates and amounts of fees deducted from the consumer’s deposit that were paid to you, the debt settlement company. h. The amount of fees deducted from the consumer’s deposit that were paid to the third-party payment processor, if any. i. The balance in the consumer’s account as of the date the information was prepared. <p>An excel spreadsheet with each item in a separate column is the better way to present the information. If you cannot access the information requested or cannot provide it in an excel spreadsheet, please let us know so that we can discuss how you can provide the information needed. Act 118 § 303 (10)</p>	<p>Email to: ra-asklicensing@pa.gov</p>

<input type="checkbox"/>	<p>Company Memorandum of Tax Certification: Provide a certified memorandum for the company indicating all tax obligations to the Commonwealth of Pennsylvania have been paid or that a deferred payment plan with the Pennsylvania Department of Revenue has been made.</p> <p>Click here to download the Company Tax Waiver and Certification Form.</p> <p>Act 118 § 310 (a)(9)</p>	<p>Email to: ra-asklicensing@pa.gov</p>
<input type="checkbox"/>	<p>Individual Memorandum of Tax Certification: Provide a certified memorandum for each control person (including the qualifying individual) indicating all tax obligations to the Commonwealth of Pennsylvania have been paid or that a deferred payment plan with the Pennsylvania Department of Revenue has been made.</p> <p>Click here to download the Individual Tax Waiver and Certification Form.</p> <p>Act 118 § 310 (a)(9)</p>	<p>Email to: ra-asklicensing@pa.gov</p>
<input type="checkbox"/>	<p>Pennsylvania Criminal Background History Check: Each control person named in the Direct Owners / Executive Officers section and the Qualifying Individual listed on the Company (MU1) form must complete a Pennsylvania State Police (PSP) criminal background check by using the Pennsylvania Access to Criminal History (PATCH) website.</p> <p>Please follow the directions on the form carefully. Results will not be accepted more than 30 days prior to the application submission date.</p> <p>Click to download PA State Police Criminal Background History Instructions.</p> <p>Act 118 § 310 (a)(5)</p>	<p>Email to: ra-asklicensing@pa.gov</p>
<input type="checkbox"/>	<p>Criminal Background Check: Authorization for an FBI criminal history background check for each control person (including the qualifying individual) to be completed in NMLS. 7 Pa.C.S. § 6138(a)(3).</p> <p>After you authorize the FBI criminal history background check through the Individual Form (MU2), you must schedule an appointment to be fingerprinted.</p> <p>See the Completing the Criminal Background Check Process Quick Guide for information.</p> <p>Note: If you are able to ‘Use Existing Prints’ to process the FBI criminal history background check, you DO NOT have to schedule an appointment. NMLS will submit the fingerprints already on file and the background check will begin to process automatically.</p> <p>Act 118 § 310 (a)(5)</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Third Party Investigatory Background Checks: In addition to the Pennsylvania and Federal Criminal Background Checks, a control person and/or Qualifying Individual <i>who does not or has not resided in the US for the last 5 years</i> must provide an investigative background report. The report must be prepared by an acceptable search firm and submitted directly to the Department in addition to other background information required in the application.</p>	<p>Email to: ra-asklicensing@pa.gov</p>

Results will not be accepted more than 30 days prior to the application submission date.

At a minimum, the report must contain the following:

- A comprehensive credit report/history
- Civil court and bankruptcy court records for the past 5 years, including a search of the court data in the country(ies), states, towns where the individual resided and worked and in contiguous areas.
- Criminal records for the past 5 years, including felonies, misdemeanors and violations including a search of court data in the countries, states, towns where the individual resided and worked and in contiguous areas.

[Click to download Third-Party Investigatory Background Check Instructions.](#)

Act 118 § 310 (a)(5)

