



# PA Pawnbroker New Application Checklist (Company)

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## CHECKLIST SECTIONS

- [General Information](#)
- [License Fees](#)
- [Requirements Completed in NMLS](#)
- [Requirements/Documents Uploaded in NMLS](#)
- [Requirements Submitted Outside of NMLS](#)

## GENERAL INFORMATION

### Who Is Required to Have This License?

The [Pennsylvania Pawnbrokers Licensing Act](#) requires any person or entity who (1) engages in the business of lending money on the deposit or pledge of personal property, other than choses in action, securities, or written evidences of indebtedness; or (2) purchases personal property with an expressed or implied agreement or understanding to sell it back at subsequent time a stipulated price; or (3) lends money upon goods, wares or merchandise pledged, stored or deposited as collateral security.

Section 2 of the Pawnbrokers License Act defines "pawnbroker," "pledge" and other important terms."

### Activities Authorized Under This License

This license authorizes the following activities...

- Pawnbroker

### Pre-Requisites for License Applications

- **Capital Requirement:** The minimum start-up capital required for a pawnbroker license is \$10,000 per licensed pawnbroker office. In the event of multiple licensed offices held by the same licensee, the maximum total capital requirement for all offices is \$100,000. The minimum capital required for licensing shall be maintained as permanent capital at all times.
- **Posting and Publishing of Notice:** Every applicant for a new license shall post a Notice of Initial Application and Hearing (the "Notice") for a period of at least thirty (30) days beginning with the date designated by the Department of Banking and Securities, in a conspicuous place on the outside of the premises or at the proposed new location for which the licensee applies.
- **Public Hearing:** The notice requirement is discussed in Section 4 of the Pawnbrokers License Act.
  - The Department will contact the applicant to establish an acceptable hearing date, time and location. Following finalization of these matters, a Notice of Initial Application and Hearing form must be posted in the aforementioned manner. An attorney's affidavit must be filed with the Department as proof that the Notice was properly posted.
  - The Notice of Initial Application and Hearing must be advertised, once at least ten (10) days prior to the hearing date, in a newspaper of general circulation in the municipality where the license is to be issued. Proof of publication and publication date must be sent to the Department as evidence that the Notice was properly advertised.

- The public hearing is a fact-gathering mechanism to assist the Department of Banking and Securities (the "Department") in its review of the Initial Applicant's pawnbroker license application. The purpose of the public hearing is to provide an opportunity for interested Residents (who reside within 500 feet of the proposed pawnbroker business) to testify regarding matters relevant to the Secretary of Banking and Securities' consideration of whether to approve the Initial Applicant's application for a license at the proposed location.
- The following list outlines the application and hearing process:
  1. Applicant provides an Initial Application for a new license location to the Department of Banking and Securities.
  2. The Department's Non-Depository Licensing Division reviews the Initial Application to determine whether the application form is complete. If incomplete, the Department contacts the Initial Applicant and requests necessary information.
    - a. (Note: The official filing date is determined by the Department after the Initial Application form is determined by the Department to be complete.)
  3. The Initial Applicant arranges for a Stenographer to attend and transcribe a Hearing on the Initial Application. The Hearing date shall not be scheduled by the Department until the Initial Applicant provides to the Department the identity, business address, business telephone number, and availability of a Stenographer to transcribe the Hearing
  4. The Notice of Initial Application and Hearing is to be posted by Initial Applicant and advertised in a newspaper of general circulation, both as specified below. The Notice must contain the official filing date and scheduled date, time, and location of the Hearing.
    - a. The Hearing is to be held at the proposed location, or, if such location is not available for valid reasons, then at such other location deemed reasonable by the Department. The Pawnbroker Hearing Officer at the Hearing is a person designated by the Secretary of Banking and Securities to conduct the Hearing.
  5. The Initial Applicant posts the Notice of Initial Application and Hearing in a conspicuous place for public view at the proposed pawnbroker location. The posting of the Notice is required to occur not later than the official filing date stated on the Notice. The Notice is required to remain posted continually at the proposed pawnbroker location for at least thirty (30) days.
  6. At least ten (10) days prior to the Hearing date, the Initial Applicant causes the same Notice of Initial Application and Hearing to be advertised for one (1) day in a newspaper of general circulation in the municipality of the proposed pawnbroker location.
  7. At the end of thirty (30) days continuous posting of the Notice, the Initial Applicant is required to provide to the Department a signed original Affidavit in the form illustrated on page 28. The Affidavit shall certify to the Department that the Notice of Initial Application and Hearing was properly posted by the Initial Applicant for the required thirty (30) day period. Failure to submit the Affidavit prior to the Hearing date shall cause the Hearing to be postponed indefinitely.
  8. As soon as possible after being advertised in a newspaper of general circulation, the Initial Applicant submits to the Department the original proof of publication from said newspaper. Prior to the hearing date, if the proof of publication is not yet issued by the newspaper, the Initial Applicant must demonstrate to the Department that the Notice was advertised in such a newspaper.

9. ALL COSTS RELATED TO THE HEARING SHALL BE PAID BY THE INITIAL APPLICANT, including but not limited to newspaper advertising, proof of publication, and all stenographer services and transcript printing costs. Two copies of the hearing transcript shall be provided to the Department.
  10. The Hearing is held. All Residents residing within 500 feet of the proposed pawnbroker location ("Residents") may testify at the Hearing, except that the Pawnbroker Hearing Officer at the Hearing may limit the number of witnesses to facilitate completion of the Hearing within a reasonable time and to avoid duplicative testimony, in the sole reasonable discretion of the Pawnbroker Hearing Officer. The Pawnbroker hearing Officer may permit persons other than Residents to testify at the Hearing, in the sole reasonable discretion of the Pawnbroker Hearing Officer.
  11. The Pawnbroker Hearing Officer considers all testimony and written statements received up to the date of the hearing regarding the Initial Applicant's license application.
  12. The Pawnbroker Hearing Officer submits to the Secretary of Banking and Securities or his designee a transcript and, if required, a Report regarding the Hearing.
  13. The Secretary of Banking and Securities or his designee considers whether to approve or deny the application.
  14. The Secretary of Banking and Securities or his designee approves or rejects the application.
- Bond amount: The bonding requirement is discussed in Section 5 of the Pawnbrokers License Act.
    - A bond in the sum of \$2,000 must accompany each application. This bond must be furnished by a surety company legally authorized to transact business in Pennsylvania.

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.
- Policies and Procedures: Provide a summary of the policies and procedures that have been developed to receive and process consumer inquires and grievances promptly and fairly.
- Annual License Fees; Renewal: Notice of Renewal Application for a Pawnbroker License shall be published at least once and at least thirty (30) days before renewal in a newspaper of general circulation in the municipality where the license is to be renewed. Proof of publication of the notice must accompany the renewal application.

Sections 5.1 and 6 of the Pawnbrokers License Act and regulations in Title 10, Pennsylvania Code, Section 61.2, discuss renewal publication requirements, new and renewal fees. All current fees are set by the Department of Banking and Securities in Section 603-A(3) of the Act of April 9, 1929 (P.L. 177, No. 175), known as The Administrative Code of 1929, as amended 1990, July 1, P.L. 277, No. 67, 3, codified as 71 P.S. §240.3A(3).

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](mailto: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](mailto: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.

<b>NMLS ID Number</b>		
<b>Applicant Legal Name</b>		
<b>LICENSE FEES</b> - Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.		
<b>Complete</b>	<b>PA Pawnbroker</b>	<b>Submitted via...</b>
<input type="checkbox"/>	<b>Pennsylvania License Application Fee:</b> \$500 <b>NMLS Initial Processing Fee:</b> \$100 7 Pa.C.S. § 6132(a)(4)	<b>NMLS (Filing submission)</b>
<input type="checkbox"/>	<b>Credit Report for Control Persons:</b> \$15 per control person. 7 Pa.C.S. § 6133(e)(5); 6138(a)(3)	<b>NMLS (Filing submission)</b>
<input type="checkbox"/>	<b>Pennsylvania State Police Criminal History Background Check:</b> \$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. 7 Pa.C.S. § 6133(d), 6138(a)(3)	<b>Outside NMLS – See the Criminal Background History Instructions</b>
<input type="checkbox"/>	<b>MU2 Individual FBI Criminal Background Checks:</b> \$36.25 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. 7 Pa.C.S. § 6133(d), 6138(a)(3)	<b>NMLS (Filing submission)</b>
<input type="checkbox"/>	<b>Third Party Investigatory Background Checks:</b> Fees vary by investigative company. In addition to the Pennsylvania and Federal Criminal Background Checks, a branch manager <b><i>who does not or has not resided in the US for the last 5 years</i></b> must provide an investigative background report. Results will not be accepted more than 30 days prior to the application submission date. 7 Pa.C.S. § 6133(d), 6138(a)(3)	<b>Outside NMLS – See the Criminal Background History Instructions</b>

REQUIREMENTS COMPLETED IN NMLS		
Complete	PA Pawnbroker	Submitted via...
<input type="checkbox"/>	<p><b>Submission of Company Form (MU1):</b> 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><b>Financial Statements:</b> 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. 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><b>Note:</b> Financial statements are uploaded separately under the Filing tab and <i>Financial Statement</i> submenu link. See the <a href="#">Financial Statements Quick Guide</a> for instructions.</p> <p>7 Pa.C.S. § 6131(k)(2)</p>	NMLS
<input type="checkbox"/>	<p><b>Resident/Registered Agent:</b> 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><b>Primary Contact Employees:</b> 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"> <li><b>Primary Company Contact.</b> The person responsible for answering application and licensing questions from the Department.</li> <li><b>Primary Consumer Complaint Contact.</b> The person responsible for answering consumer complaints forwarded by the Department.</li> </ol> <p>7 Pa.C.S. § 6131(a)(1)(iv)</p>	NMLS
<input type="checkbox"/>	<p><b>Non-Primary Contact Employees:</b> Pennsylvania requires that an individual(s) be identified as a <b>Non-Primary Contact</b> 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"> <li>Exam Billing</li> <li>Consumer Complaint (Regulator)</li> </ol>	NMLS

	<p>3. Pre-Exam Contact</p> <p>7 Pa.C.S. § 6131(a)(1)(iv)</p>	
<input type="checkbox"/>	<p><b>Disclosure Questions:</b> 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 <a href="#">Company Disclosure Explanations Quick Guide</a> for instructions.</p> <p>7 Pa.C.S. § 6131(a)(1)(iv), 6133(d, e)</p>	<p><b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Company Form (MU1) or Individual Form (MU2).</p>
<input type="checkbox"/>	<p><b>Qualifying Individual:</b> Each company must appoint a Qualifying Individual on the Company (MU1) Form who:</p> <ul style="list-style-type: none"> <li>➤ Is a management-level officer assigned to the company’s principal place of business.</li> </ul> <p>This individual must be listed in the <i>Qualifying Individual</i> section of Company Form (MU1).</p> <p>7 Pa.C.S. § 6131(k)(5)</p>	<p><b>NMLS</b></p>
<input type="checkbox"/>	<p><b>Control Person (MU2) Attestation:</b> 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>7 Pa.C.S. § 6131(a)(1)(iii)</p>	<p><b>NMLS</b></p>
<input type="checkbox"/>	<p><b>Books and Records:</b> 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>7 Pa.C.S. § 6135(a)(2)</p>	<p><b>NMLS</b></p>
<input type="checkbox"/>	<p><b>Credit Report:</b> 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).</p> <p>7 Pa.C.S. § 6133(e)(5); 6138(a)(3)</p>	<p><b>NMLS</b></p>

**REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS**

Complete	PA Pawnbroker	Submitted via...
<input type="checkbox"/>	<p><b>Surety Bond:</b> Upload the Surety bond.</p> <p>In accordance with Section 5 of the Pawnbrokers Act, the Department of Banking and Securities will not issue a license for a pawnbroker company unless the applicant has obtained and maintains a bond in an amount of \$2,000. The bond must be furnished by a surety company legally authorized to transact business in Pennsylvania.</p> <p>The bond shall be a surety bond conditioned on compliance with the Pawnbrokers 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 Pawnbrokers 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><a href="#">Click here to access the form.</a></p> <p>This document should be named <i>Pennsylvania Penal Bond</i>.</p> <p>7 Pa.C.S. § 6131(k)(4)</p>	<p><b>Upload in NMLS:</b> under <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1)</p>
<input type="checkbox"/>	<p><b>Errors and Omissions:</b> Upload proof of errors and omissions insurance protecting the applicant liability arising from a negligent act, error or omission in the performance of professional service.</p>	<p><b>Upload in NMLS:</b> under <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1)</p>



<input type="checkbox"/>	<p><b>Certificate of Authority/Foreign Registration Statement:</b> 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>7 Pa.C.S. § 6121(2); 6131(i)(1)</p>	<p><b>Upload in NMLS:</b> 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><b>Other Trade Name:</b> 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>7 Pa.C.S. § 6121(2); 6131(i)(1)</p>	<p><b>NMLS</b></p> <p><b>Upload in NMLS:</b> 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><b>Formation Documents:</b> 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><b>Not for Profit Corporation</b></p> <ul style="list-style-type: none"> <li>• Documents requested of a Corporation; and</li> <li>• Proof of nonprofit status <ul style="list-style-type: none"> <li>○ Internal Revenue Service (“IRS”) 501(c)(3) designation letter; or</li> <li>○ 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</li> <li>○ entity's certificate of incorporation or similar document if it clearly establishes the nonprofit status of the applicant; or</li> <li>○ 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.</li> </ul> </li> </ul>	<p><b>Upload in NMLS:</b> under <u>Formation Document</u>” in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

	<p><b>Trust (Statutory)</b></p> <ul style="list-style-type: none"> <li>• Certificate of Trust; and</li> <li>• Governing instrument (all amendments).</li> </ul> <p>7 Pa.C.S. § 6121(2)</p>	
<input type="checkbox"/>	<p><b>Business Plan:</b> Upload a business plan outlining the following information:</p> <ul style="list-style-type: none"> <li>• Marketing strategies.</li> <li>• Products.</li> <li>• Target markets.</li> <li>• Operating structure the applicant intends to employ.</li> </ul> <p>This document should be named <i>Pennsylvania Business Plan</i>.</p> <p><b>Note:</b> 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><b>Upload in NMLS:</b> under the Document Type <u>Business Plan</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<p><b>INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS</b></p>		
<p>No individual (MU2) documents are required to be uploaded into NMLS for this license/registration at this time.</p>		

NMLS ID Number	
Applicant Legal Name	

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS		
Complete	PA Pawnbroker	Submitted via...
<input type="checkbox"/>	<p><b>Posting and Publishing of Notice:</b> Every applicant for a new license shall post a Notice of Initial Application and Hearing (the "Notice") for a period of at least thirty (30) days beginning with the date designated by the Department of Banking and Securities, in a conspicuous place on the outside of the premises or at the proposed new location for which the licensee applies.</p> <p>Click here to access the <a href="#">Publication Notice form</a>.</p>	<p><b>Email to:</b> <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a></p>
<input type="checkbox"/>	<p><b>Company Memorandum of Tax Certification:</b> 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><a href="#">Click here to download the Company Tax Waiver and Certification Form.</a></p> <p>7 Pa.C.S. § 6133(e)(4)</p>	<p><b>Email to:</b> <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a></p>
<input type="checkbox"/>	<p><b>Individual Memorandum of Tax Certification:</b> 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><a href="#">Click here to download the Individual Tax Waiver and Certification Form.</a></p> <p>7 Pa.C.S. § 6133(e)(4)</p>	<p><b>Email to:</b> <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a></p>
<input type="checkbox"/>	<p><b>Pennsylvania Criminal Background History Check:</b> 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. <b>Results will not be accepted more than 30 days prior to the application submission date.</b></p> <p><a href="#">Click to download PA State Police Criminal Background History Instructions.</a></p> <p>7 Pa.C.S. § 6133(d); 6138(a)(3)</p>	<p><b>Email to:</b> <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a></p>

<input type="checkbox"/>	<p><b>Criminal Background Check:</b> 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 <a href="#">Completing the Criminal Background Check Process Quick Guide</a> for information.</p> <p><b>Note:</b> 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>7 Pa.C.S. § 6133(d); 6138(a)(3)</p>	<p><b>NMLS</b></p>
<input type="checkbox"/>	<p><b>Third Party Investigatory Background Checks:</b> In addition to the Pennsylvania and Federal Criminal Background Checks, a control person and/or Qualifying Individual <b><i>who does not or has not resided in the US for the last 5 years</i></b> 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><b><u>Results will not be accepted more than 30 days prior to the application submission date.</u></b></p> <p>At a minimum, the report must contain the following:</p> <ul style="list-style-type: none"> <li>• A comprehensive credit report/history</li> <li>• 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.</li> <li>• 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.</li> </ul> <p><a href="#">Click to download Third-Party Investigatory Background Check Instructions.</a></p> <p>7 Pa.C.S. § 6133(d); 6138(a)(3)</p>	<p><b>Email to:</b> <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a></p>