



# UT-DFI Title Lender Registration New Application Checklist (Company)

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## CHECKLIST SECTIONS

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## GENERAL INFORMATION

### Who Is Required To Have This Registration?

Any company that extends a loan secured by the title to a motor vehicle, mobile home, or motorboat. Title Loans do not include loans to facilitate the purchase of the securing vehicle.

Utah Governing Law: Title 7, Chapter 24 of the Utah Code Annotated

### Activities Authorized Under This Registration

This Registration authorizes the following activities...

- Title lending

### Pre-Requisites for Registration Applications

- Utah Consumer Credit Notification Form (Form70C): As a pre-requisite to Title Lending registration, you must have separately filed this form with the UDFI. Please see <http://www.dfi.utah.gov> or contact Andrea Staheli to register ([astaheli@utah.gov](mailto:astaheli@utah.gov) or 801-538-8834).

UDFI does issue paper forms for this Registration type to be posted in store locations.

### 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 Description 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 Description 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 Utah - DFI registration staff by phone at 801-538-8830 or send your questions via e-mail to [pcline@utah.gov](mailto:pcline@utah.gov) for additional assistance.

#### For U.S. Postal Service:

Utah Department of Financial Institutions  
PO Box 146800  
Salt Lake City, UT 84114-6800

#### For Overnight Delivery:

Utah Department of Financial Institutions  
324 S. State Street #201  
Salt Lake City, UT 84111

Alternatively, you may send information via email to: [dfi@utah.gov](mailto:dfi@utah.gov)

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.

**LICENSE FEES** - Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.

Complete	UT-DFI Title Lender Registration	Submitted via...
<input type="checkbox"/>	<b>UT-DFI License/Registration Fee:</b> \$300 <b>NMLS Initial Processing Fee:</b> \$0	<b>NMLS (Filing submission)</b>

**REQUIREMENTS COMPLETED IN NMLS**

Complete	UT-DFI Title Lender Registration	Submitted via...
<input type="checkbox"/>	<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/registration through NMLS.	<b>NMLS</b>
<input type="checkbox"/>	<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). UDFI does not limit the number of other trade names.	<b>NMLS</b>
<input type="checkbox"/>	<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).	<b>NMLS</b>
<input type="checkbox"/>	<b>Primary Contact Employees:</b> The following individuals must be entered into the <i>Contact Employees</i> section of the Company Form (MU1). <ol style="list-style-type: none"> <li><b>Primary Company Contact.</b></li> <li><b>Primary Consumer Complaint Contact.</b></li> </ol>	<b>NMLS</b>
Note	<b>Non-Primary Contact Employees:</b> UDFI does not <b>require</b> any non-primary contacts to be listed in the <i>Contact Employees</i> section of the Company Form (MU1).	<b>N/A</b>
Note	<b>Bank Account:</b> Bank account information is not required. The <i>Bank Account</i> section of the Company Form (MU1) can be left blank.	<b>N/A</b>
<input type="checkbox"/>	<b>Disclosure Questions:</b> Provide a complete and detailed explanation and document upload for each "Yes" response to Disclosure Questions made by the company or related control persons (MU2). See the <a href="#">Company Disclosure Explanations Quick Guide</a> for instructions.	<b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Company Form (MU1) or Individual Form (MU2).
Note	<b>Qualifying Individual:</b> The <i>Qualifying Individual</i> section is not required and can be left blank on the Company Form (MU1).	<b>N/A</b>

<input type="checkbox"/>	<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).	<b>NMLS</b>
Note	<b>Credit Report:</b> Individuals in a position of control are NOT required to authorize a credit report through NMLS.	<b>N/A</b>

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS		
Complete	UT-DFI Title Lender Registration	Submitted via...
<input type="checkbox"/>	<p><b>Document Samples:</b> Upload copies of the following sample documents used in the regular course of business in connection with this Registration:</p> <ul style="list-style-type: none"> <li>• Contracts</li> <li>• Privacy Disclosures/Notice</li> <li>• Adverse Action Notices</li> <li>• Covered Borrower Identification Statement (active military)</li> </ul> <p>This document should be named <i>[Name of Document Sample]</i>.</p>	<p><b>Upload in NMLS:</b> under <u>Document Samples</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

NMLS ID Number	
Applicant Legal Name	

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS		
Complete	UT-DFI Title Lender Registration	Submitted via...
<input type="checkbox"/>	<p><b>Operating/Branch Locations:</b> Send UDFI a listing of all branches, addresses, phone number, and hours of operation. No mobile facilities allowed. Any changes require prompt notification to UDFI. If a physical location is not maintained in Utah, briefly describe how business is conducted.</p> <ul style="list-style-type: none"> <li>- Name</li> <li>- Address</li> <li>- Phone Number</li> <li>- Hours of Operation</li> <li>- Contact Name</li> </ul>	<p><b>Email to UT-DFI:</b>  <a href="mailto:dfi@utah.gov">dfi@utah.gov</a></p> <p><b>OR</b></p> <p><b>Mail to UT-DFI</b></p>
<input type="checkbox"/>	<p><b>Criminal History Report:</b> Obtain from state authority where individual resides for all individuals who have access to customer personal information.</p>	<p><b>Email to UT-DFI:</b>  <a href="mailto:dfi@utah.gov">dfi@utah.gov</a></p> <p><b>OR</b></p> <p><b>Mail to UT-DFI</b></p>
<input type="checkbox"/>	<p><b>Disclosure:</b> Disclosure of any injunction, judgment, administrative order, or conviction of any crime involving moral turpitude with respect to registrant or any officer, director, manager, operator, or principal of registrant.</p>	<p><b>Email to UT-DFI:</b>  <a href="mailto:dfi@utah.gov">dfi@utah.gov</a></p> <p><b>OR</b></p> <p><b>Mail to UT-DFI</b></p>