



CA-DFPI California Financing Law License New Branch Application Checklist

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?

Each branch of a finance lender or broker applicant or licensee that conducts business with consumers must obtain a separate license. Any individual or company that engages in the business of making consumer or commercial loans, or any individual or company that engages in the business of negotiating or performing any act as a broker in connection with loans made by a finance lender, whether secured by residential or commercial real property, personal property, or unsecured, must obtain a main license through NMLS and must obtain a license for each branch through NMLS as provided in this checklist.

Pre-Requisites for Submission of Branch Form (MU3)

The company must have a license or a pending license application request prior to the submission of a branch application.

License Delivery

CA-DFPI ordinarily sends licenses electronically to the licensee's designated e-mail address.

Document Uploads Guidance

Documents that must be uploaded to the *Document Uploads* section of the Branch Form MU3 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 an applicable document category. If an inapplicable document is uploaded in a category, you will be asked to remove it from NMLS.
- If a document previously uploaded has been revised, delete the old document and replace it with the new document (the history of the old document will remain in NMLS).
- For state-specific documents (ex., the business plan), be sure to indicate the applicable state.

Documents that must be uploaded to the *Document Uploads* section of the Branch Form (MU3) in NMLS must be uploaded before or at the time of electronic submission of the application through NMLS. **All documents required to be mailed to the Department must be received within 5 business days of the electronic submission of the application in NMLS** at the address provided below. Refer to the checklist for documents that must be uploaded and/or mailed.

Helpful Resources

- [Branch Form \(MU3\) Filing Quick Guide](#)
- [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 the Department of Financial Protection and Innovation by phone at (866) 275-2677 or send your questions via email to CFL.Inquiries@DFPI.ca.gov for additional assistance.

For U.S. Postal Service and Overnight Delivery:

*Department of Financial Protection and Innovation
CFL Licensing Unit – New Applications
320 West 4th Street, Suite 750
Los Angeles, CA 90013*

**THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL 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.**

NMLS ID Number	
Legal Name	

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

Complete	CA-DFPI California Financing Law License (Branch)	Submitted via...
<input type="checkbox"/>	CA-DFPI Investigation Fee: \$100 CA-DFPI Application Fee: \$200 NMLS Initial Processing Fee: \$100	NMLS Filing submission

REQUIREMENTS COMPLETED IN NMLS

Complete	CA-DFPI California Financing Law License (Branch)	Submitted via...
<input type="checkbox"/>	Submission of Branch Form (MU3): Complete and submit the Branch Form (MU3) in NMLS. This form serves as the application for the license. Note: The attestation of the Branch Form (MU3) and all amendments to the MU3 must be completed by a duly authorized individual who has submitted a Form MU2 or has been delegated to attest to the filing by an individual who has submitted a Form MU2. MU2 individuals include an owner, officer, or control person of the company.	NMLS
<input type="checkbox"/>	Branch Manager (MU2): A branch manager must be designated for each licensed location. Branch manager means an individual whose principal office is physically located in, who is in charge of, and who is responsible for the business operations of a branch office. A branch cannot be left in charge of someone who is not familiar with the CFLL laws and regulations. Each branch manager must complete a NMLS Individual Form (MU2) in connection with the filing of a branch application.	NMLS

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS

CA-DFPI California Financing Law License (Branch)		Submitted via...
<input type="checkbox"/>	Other Trade Name: Other Trade Names are managed in the Company Form (MU1) and not the Branch Form (MU3). Once the Other Trade Name is approved for the company through submission on the Company Form (MU1), it may be used by any licensed branch. If the branch is operating under an approved Other Trade Name, that name must be listed under the <i>Other Trade Names</i> section of the Branch Form (MU3). If the company intends to conduct business at a branch office under a fictitious business name not already approved by the Commissioner:	Upload in NMLS under the Document Type <i>Trade Name/Assumed Name Registration Certificates</i> in the <i>Document Uploads</i> section of the Company Form (MU1).

	<ol style="list-style-type: none"> 1. Upload a copy of the Fictitious Business Name Statement bearing the seal of the County Clerk for each fictitious business name to be used under the Document Type <i>Trade Name/Assumed Name Registration Certificates</i> in the Document Uploads section of the Company Form (MU1); and 2. Provide the fictitious business name in the Other Trade Name section of the Company Form (MU1) and Branch Form (MU3) <p>Refer to section 17900 et seq. of the Business and Professions Code for the requirements of filing this statement.</p> <p>In California, a company may not use a fictitious business name if an assumed/forced name is issued by the California Secretary of State. The CA-DFPI does not limit the number of other trade names.</p> <p>Title this document <i>CA CFL [Company Legal Name] Fictitious Business Name/Trade Name/Assumed Name/DBA</i>.</p>	
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REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS		
Complete	CA-DFPI California Financing Law License (Branch)	Submitted via...
INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS		
<input type="checkbox"/>	<p>Disclosure Questions: Provide a complete and detailed explanation and upload supporting documentation for each <i>yes</i> response to any Disclosure Question on the Branch Form (MU2) of the branch manager. If a <i>yes</i> response applies to multiple incidents, each incident must have its own explanation and supporting documentation.</p> <p>See the Individual Disclosure Explanations Quick Guide for instructions.</p>	<p>Upload in NMLS in the <i>Disclosure Explanations</i> section of the Individual Form (MU2).</p>

NMLS ID Number	
Legal Name	

[Please complete with your NMLS ID number and legal name and mail this cover page with all fingerprint documents to the DFPI]

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS		
Complete	CA-DFPI California Financing Law License (Branch)	Submitted via...
<input type="checkbox"/>	<p>Fingerprint Requirement: Submit a set of fingerprints for the branch manager submitting an Individual Form (MU2).</p> <p>For in-state individuals:</p> <ul style="list-style-type: none"> Complete the form DFPI-CFL Request for Live Scan Service for each individual submitting a set of fingerprints and provide the set of fingerprints through a live scan location in California. A list of live scan locations may be found on the California Department of Justice's website. After submitting fingerprints through the live scan location, provide a copy of the form DFPI-CFL Request for Live Scan Service, completed by the operator at the live scan location, and a \$20 processing fee for each set of fingerprints by mail to the DFPI. The processing fee must be paid by check made payable to the Department of Financial Protection and Innovation. Refer to the Background Check Guidance for further information. <p>For out-of-state individuals:</p> <ul style="list-style-type: none"> Individuals unable to submit fingerprints at a live scan location in California must submit fingerprints through a fingerprint hard card completed at the local law enforcement agency. Obtain an FBI fingerprint hard card (FD-258 or FD-1164). (The FBI fingerprint hard card (FD-258 or FD-1164) is widely available and may be obtained from any source. The form may not be downloaded and an original FD-258 on card stock is required.) Submit the completed fingerprint hard card and an \$69 processing fee for each set of fingerprints to the CA-DFPI. The processing fee must be paid by check made payable to the Department of Financial Protection and Innovation. Refer to the Background Check Guidance for further information. <p>The fingerprint requirement applies to all applicable persons regardless of national origin or foreign location.</p>	<p>Mail to CA-DFPI:</p> <p>For in-state individuals: After submitting fingerprints through a live scan location in California, for each set of fingerprints, mail to CA-DFPI the completed copy of the DFPI-CFL Request for Live Scan Service form and the \$20 processing fee.</p> <p>For out-of-state individuals: Mail to CA-DFPI the \$69 processing fee and the completed fingerprint hard card.</p>