



DOCUMENT UPLOAD DESCRIPTIONS AND EXAMPLES

Below are descriptions and examples of the different types of documentation available for upload to NMLS. For information on how to upload a document in NMLS, see the [Document Uploads Quick Guide](#).

Use the descriptions and examples below to verify that you are providing your state regulator with the correct documentation.

NOTE: NOT ALL DOCUMENTS ARE REQUIRED BY ALL STATES. Review the state licensing checklists on the [State Licensing](#) page of the NMLS Resource Center to determine the documents your state regulator requires for your specific license type

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Credit Report Explanations

General/State-Specific General

Document Description(s) Submit a line-by-line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs, payment arrangements and evidence of payments made, or evidence of any formal dispute filed (documents must be dated). Accounts to address include, but are not limited to: collections items, charge-offs, accounts currently past due, accounts with serious delinquencies in the last 3 years (or as directed), repossessions, loan modifications, etc.

States vary on adverse credit history information/derogatory credit account definitions and additional documentation may be required. Please review [state licensing checklists](#) for documents that are required.

File Name Format Credit Report Explanations – [Sub Name] [Document Creation Date]

Amendments If making an amendment to an existing document remove old and upload new. If submitting a supplement, add a new document with comment detailing the supplement. If an item remains on your credit report, it should remain uploaded in the document uploads section.

Does Not Include Items regarding bankruptcy, foreclosure actions, outstanding judgments or liens, or delinquent child support payments should be addressed in the Disclosure Section of your MU2/MU4 filing.

Upload Location INDIVIDUAL FILING (MU2/MU4)

See the [Individual Document Upload Relevancy Diagram](#) for more information on what regulators and company users can view in NMLS.

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Legal Name / Status Documentation

General/State-Specific General

Document Description(s) Upload documentation of legal name or legal status. This may be certified copies of divorce decree, marriage certificate, copy of driver's license, passports, etc.

States vary on acceptable documentation, please review [state checklists](#) for acceptable forms of identification.

File Name Format [Documentation Name]

Amendments If name change occurs, remove previous documents and replace with new documentation.

Examples Driver's license, marriage certificate, etc.

Upload Location INDIVIDUAL FILING (MU2/MU4)

See the [Individual Document Upload Relevancy Diagram](#) for more information on what regulators and company users can view in NMLS.

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Memorandum of Tax Certification

General/State-Specific State-Specific

Document Description(s) Provide a certified memorandum indicating all tax obligations to the State have been paid or that a payment plan (if applicable) is in place. Many states that require this document have a standard form (available on [state licensing checklists](#)) that should be submitted to meet this requirement.

File Name Format [State Abbreviation] - Memorandum of Tax Certification

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Upload Location INDIVIDUAL FILING (MU2/MU4)

See the [Individual Document Upload Relevancy Diagram](#) for more information on what regulators and company users can view in NMLS.

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Personal Financial Statement

General/State-Specific State-Specific

Document Description(s) States vary on individuals they require to submit financial statements. See [state licensing checklists](#) to determine if your license requires this document and if required, the ownership percentage of individuals who must upload this document.

File Name Format [State Abbreviation] -Personal Financial Statement

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Upload Location INDIVIDUAL FILING (MU2)

See the [Individual Document Upload Relevancy Diagram](#) for more information on what regulators and company users can view in NMLS.

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State Background Check Authorization

General/State-Specific State-Specific

Document Description(s) State specific form authorizing a state background check. State specific forms must be used for state background checks and are available on [state licensing checklists](#).

This is separate from any criminal background check (CBC) completed in NMLS.

File Name Format [State Abbreviation] - CBC Authorization

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Examples Background check authorization forms provided by states.

Upload Location INDIVIDUAL FILING (MU2)

See the [Individual Document Upload Relevancy Diagram](#) for more information on what regulators and company users can view in NMLS.

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Verification of Experience

General/State-Specific State-Specific

Document Description(s) A license specific resume with detailed job descriptions and/or duties performed evidencing experience in the industry the company is applying for a license. Detailed job descriptions and duties with all employers need to be incorporated into a resume to demonstrate experience related to the specific state license being applied for. This may also include education background documentation. Please see [state licensing checklists](#) for additional detail.

File Name Format [Document Type] - [License Name]

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Upload Location INDIVIDUAL FILING (MU2/MU4)

See the [Individual Document Upload Relevancy Diagram](#) for more information on what regulators and company users can view in NMLS.

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ACN Related Documents

General/State-Specific General and/or State-Specific

Document Description(s) Documents related to an ACN. These documents are for pre-notification purposes only and once the transaction has processed, the final versions must be uploaded under the non-ACN related category and removed from the ACN category.

File Name Format General Documents:
ACN – [Document Type] (e.g., ACN – Amended Articles)
State Specific Documents:
ACN – [State Prefix] – [Document Type] (e.g. ACN-VT-Surety Bond)

Amendments If applicable, on the change effective date, the final versions of the documents must be uploaded in the document upload area under the non-ACN related category. Once the final document is uploaded in its proper category, the ACN document must be removed.

Examples Letter of explanation, preliminary surety bond modification.

Does Not Include Final documents required for licensing compliance after the change effective date.

Upload Location COMPANY FILING (MU1) and BRANCH FILING (MU3)

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Additional Requirement(s)

General/State-Specific State-Specific

Document Description(s) Refer to [State Checklists](#) for documents required by the states you are applying to or licensed in. This document type shall not be used for anything beyond the specified requirements.

File Name Format [State prefix] - [Requirement Name]
(e.g. MN - Workers Compensation Insurance)

Amendments Existing document must be removed and replaced by new document.

Examples State-specific forms, Proof of Workers Compensation, state-specific policies.

Does Not Include Any documents that can be categorized under any other Document Upload Types.
Any documents that include Personal Identifying Information or sensitive information (i.e., Information Technology Audit), information related to criminal background/history checks, etc.

Upload Location COMPANY FILING (MU1) and BRANCH FILING (MU3)

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AML/BSA Policy

General/State-Specific General

Document Description(s) Anti-Money Laundering (AML) / Bank Secrecy Act (BSA) Policy that may include independent review.

File Name Format Internally Approved Date [mm-dd-yyyy]

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Upload Location COMPANY FILING (MU1)

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Branch Written Agreement

General/State-Specific General

Document Description(s) Branch Manager Document:
A copy of the signed contract between the branch manager and the licensee.
Leasing Agreement Documents:
A copy of the signed leasing agreement between the property owner and the branch authorizing it to work out of the physical location.

File Name Format Branch Manager Document:
[Branch NMLS ID#] Branch Manager Agreement
Leasing Agreement:
[Branch NMLS ID#] Leasing Agreement

Amendments Branch Manager Agreement:
Existing Branch Manager Agreement Upload should be replaced if a New Branch Manager Agreement is entered into.
Leasing Agreements:
Existing Lease Agreement Upload should be replaced if a New Lease Agreement is entered into

Does Not Include Company level lease agreements or any other type of document

Upload Location BRANCH FILING (MU3)

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Business Continuity Plan

General/State-Specific General

Document Description(s) A Business Continuity Plan is the process and documentation that describes how a company plans, prevents, maintains, and/or recovers essential functions, systems, processes, and other business operations involving threats to the business, including during a disaster.

File Name Format [Company Legal Name] Business Continuity Plan

Amendments An Amendment is a change to the existing document. Existing Business Continuity Plan must be removed and replaced with the amended plan.

Does Not Include Items covered in a Business Plan.

Upload Location COMPANY FILING (MU1)

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Business Continuity Operational Status Report

General/State-Specific General

Document Description(s) A Business Continuity Operational Status Report provides specific detail on a company's implementation of its Business Continuity Plan during a specific critical threat, including a disaster. The Report, which shall note the specific threat, shall include, but not be limited to, the status of its essential functions, systems, processes, and other business operations. [Click here to access the Business Continuity Operational Status Report Template.](#)

File Name Format [Company Legal Name] Business Continuity Operational Status Report – [Threat/Incident] - [As of Date (MM-DD-YYYY)]

Amendments An Amendment is a change to the existing document. Existing Business Continuity Operational Status Report must be removed and replaced with the amended plan.

Does Not Include Any documents, including Policies or Procedures detailing routine business processes

Upload Location COMPANY FILING (MU1)

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Business Plan

General/State-Specific General

Document Description(s) A business plan outlining marketing strategies, products, target markets, fee schedule and operating structure the applicant intends to employ.

File Name Format [Company Legal Name] Business Plan

Amendments An Amendment is a change to the existing document.
Existing Business Plan must be removed and replaced with the amended business plan.

Does Not Include Policy and Procedures, Warehouse Lines of Credit.

Upload Location COMPANY FILING (MU1)

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Certificate of Authority / Good Standing

General/State-Specific State Specific:

- Domestic State (state of formation), and
- State in which you are seeking licensure

Document Description(s) State-issued and approved document (typically by the Secretary of State's office), dated not more than 60 days prior to the filing of the application through NMLS that demonstrates authorization to do business.

File Name Format [State prefix] Certificate of Authority
[State prefix] Certificate of Good Standing.

Amendments Certificate of Authority and Certificate of Good Standing
Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Does Not Include Formation documents

Upload Location COMPANY FILING (MU1)

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Company Staffing and Internal Policies

General/State-Specific General

Document Description(s) Document(s) shall include information on staffing and internal organizational policies and procedures. If submitting multiple policies, upload and name each policy separately.

File Name Format [Name of Policy]

Amendments Existing document must be removed and replaced by new document. In the comments field, explain the change being made. Will not be processed unless old document is removed.

Examples Privacy Policy, Employee and Operating Policies.

Does Not Include AML/BSA Policy, Résumés.

Upload Location COMPANY FILING (MU1)

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Debt Management Agreement

General/State-Specific State Specific

Document Description(s) A written contract, plan or agreement between a debt management provider and a consumer for performance of debt management services. One agreement uploaded per State.

File Name Format [State prefix] Debt Management Agreement

Amendments Remove existing and replace with regulator approved amended document.

Examples State law may have specific requirements

Upload Location COMPANY FILING (MU1)

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Designation of Branch Qualified Employee

General/State-Specific State Specific

Document Description(s) Document required by a small number of states, refer to [State Checklists](#) to determine if your license requires this document to be submitted.

Designation of Qualified Employee for the Branch location. This may be a separate individual from the Branch Manager identified in NMLS. Must include signature from company officer stating the individual has an MU2 association with the entity.

File Name Format [State - License Type] Branch Qualified Employee

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed. Retain separate documents for each account.

Upload Location BRANCH FILING (MU3)

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Document Samples

General/State-Specific State Specific

Document Description(s) Copies of *sample* documents, contracts and agreements used in the regular course of business. Refer to State Checklists for documents required by the states you are licensed in. This document type shall not be used for anything beyond the specified sample document types.

File Name Format [Name of Document Sample]

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Does Not Include Debt Management Agreements, Mortgage Servicing Agreements, Policies and Procedures. Any document that contains a DOB or SSN.

Upload Location COMPANY FILING (MU1)

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Errors and Omissions (Insurance Policy)

General/State-Specific General

Document Description(s) Upload proof of errors and omissions insurance protecting the applicant from liability arising from a negligent act, error or omission in the performance of professional service. If applicable, include power of attorney (POA).

File Name Format Errors and Omissions Insurance

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Upload Location COMPANY FILING (MU1)

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Fidelity Bond

General/State-Specific State Specific

Document Description(s) Upload a fidelity bond in the amount required by the applicable State. The name of the principal insured on the bond must exactly match the Full Legal Name of the applicant. If applicable, include power of attorney (POA).

File Name Format Fidelity Bond

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Upload Location COMPANY FILING (MU1)

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Flow of Funds Structure

General/State-Specific General

Document Description(s) Document required by a small number of states, refer to [State Checklists](#) to determine if your license requires this document to be submitted.

Provide description of each type of transaction or service to be conducted. For each type, describe each step starting with the first encounter with the consumer and ending at the completion of the transaction when money is received by the beneficiary.

File Name Format Flow of Funds Structure

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Upload Location COMPANY FILING (MU1)

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Formation Document

General/State-Specific General

Document Description(s) State certified copy of the corporate charter or articles of incorporation (if a corporation), or the articles of organization and operating agreement (if a limited liability company), or the partnership agreement (if a partnership of any form.).

Must include original formation document and all subsequent amendments thereto including a list of any name changes. Include bylaws and/or governing instruments if any other legal status.

File Name Format Formation Documentation [Date of Creation (MM-DD-YYYY)]

Amendments Upload new document. DO NOT remove previously uploaded documents.

Does Not Include Entity-certified copy.

Upload Location COMPANY FILING (MU1)

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Management Chart

General/State-Specific General

Document Description(s) Management chart displaying the applicant's directors, officers, and managers (individual name and title). Must also identify compliance reporting and internal audit structure.

File Name Format [Company Legal Name] Management Chart

Amendments Must be replaced when management personnel is adjusted. Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Does Not Include Organizational Structure Chart, Business Plan.

Upload Location COMPANY FILING (MU1)

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Mortgage Servicing Agreement

General/State-Specific General

Document Description(s) Upload a copy of any written agreement or contract related to mortgage servicing rights.

File Name Format [Servicing Company Name] Mortgage Servicing Agreement

Amendments Add new active agreements and remove terminated or expired (inactive) agreements.

Upload Location COMPANY FILING (MU1)

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Organizational Chart/Description

General/State-Specific General

Document Description(s) Chart showing (or a description which includes) the percentage of ownership of:

- Direct Owners (total direct ownership percentage must equate to 100%)
- Indirect Owners
- Subsidiaries and Affiliates of the applicant/licensee

File Name Format [Company Legal Name] Organizational Chart - Description

Amendments Must be replaced for any change in structure or ownership interest. Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Does Not Include Management Chart, Business Plan

Upload Location COMPANY FILING (MU1)

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Permissible Investments

General/State-Specific State Specific

Document Description(s) Document mainly required for money services businesses licenses. A list of the company's permissible investments, and the book or market value of such investments as of the date of the most recent audited financial statement and as of the date of the unaudited interim financial statement.

Some states may require a state specific form be uploaded to fulfill this document requirement.

File Name Format [Company Legal Name] Permissible Investments

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed. Retain separate documents for each account.

Upload Location COMPANY FILING (MU1)

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Surety Bond

General/State-Specific State Specific

Document Description(s) Copy of Surety Bond:
Copy of original surety bond. That includes the full legal name of applicant and trade name (if applicable), and address of the location covered by the bond.

Copy of Surety Bond Rider:
Copy of original surety bond rider.

Continuation Certificates:
Continuation Certificates (only if required by a specific State).

Verification Certificate:
Verification Certificate (only if required by a specific State).

For surety bond documents, include the policy number in the comment field.

File Name Format Copy of Surety Bond:
[License Type] Surety Bond

Copy of Surety Bond Rider:
[License Type] [Effective Date] Surety Bond Rider

Continuation Certificates:
[License Type] Continuation Certificate

Verification Certificate:
[License Type] Verification Certificate

Amendments Copy of Surety Bond:
Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Copy of Surety Bond Rider:
If a bond rider is submitted, the original bond remains uploaded and the rider would be added as a separate upload.

Continuation Certificates:
Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Verification Certificate:
Existing document must be removed and replaced by new document. Will not be processed unless old document is removed.

Upload Location COMPANY FILING (MU1) and BRANCH FILING (MU3)

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Surety Bond – Alternate Security Device

General/State-Specific State Specific

Document Description(s) Document required by a small number of states, refer to [State Checklists](#) to determine if your license permits this document to be submitted.

Document should be provided when an alternate device other than an electronic surety bond is permitted per jurisdiction requirements.

File Name Format Copy of Alternate Security Device:

[License Type] Security Device

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed. Retain separate documents for each account.

Upload Location COMPANY FILING (MU1)

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Trade Name/Assumed Name Registration Certificates

General/State-Specific State Specific

Document Description(s) If operating under an "Other Trade Name", State issued and approved document demonstrating authorization to do business under that trade name. A separate document for each trade name should be uploaded.

File Name Format [State-License Type] Trade Name - Assumed Name

Amendments If trade name is no longer used, remove the document from the system.

Upload Location COMPANY FILING (MU1)

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Trust Account Authorization

General/State-Specific State Specific

Document Description(s) Upload authorization allowing examination of trust accounts used for the purpose of holding funds belonging to others. May require multiple documents when more than one account exists. Upload each account authorization separately.

File Name Format [License Type]
[Indicate State]; [last 5 digits of account number]. (eg. Debt Management, MD, xxxxx)

Amendments Existing document must be removed and replaced by new document. Will not be processed unless old document is removed. Retain separate documents for each account.

Upload Location COMPANY FILING (MU1)

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Warehouse Line of Credit Documentation

General/State-Specific General

Document Description(s) Upload documentation of a Warehouse Line of Credit.

File Name Format [License Type and Lender Name]

Amendments Add documentation of new active lines of credit and remove terminated or expired (inactive) lines of credit.

Upload Location COMPANY FILING (MU1)

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