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LICENSE APPLICATION INSTRUCTIONS

To make application for an Oklahoma Small Lender License, all prescribed forms and additional required exhibits must be fully completed and mailed or delivered to:

Oklahoma Department of Consumer Credit
3613 NW 56th St., Suite 240
Oklahoma City, OK 73112-4512

All fees required must be submitted with the application. Upon receipt of a complete package, a staff member will carefully review all documents and an independent investigation will be made into the experience, character and general fitness of the applicant(s). All applications are reviewed in the order in which they are received.

A complete application package for an Oklahoma Small Lender License is composed of:

- I. APPLICATION:** These pages are for information on the business to be licensed, including mailing address, location, ownership, etc. Complete all sections that apply. Be sure to sign and notarize. Provide social security number and date of birth for the applicant (the owner(s) or partners) per Oklahoma Statute §56-240.21A for background investigation.
- II. MILITARY SERVICE VERIFICATION:** Please complete the *Military Service Verification Form* if you or your spouse is in Active Duty status in the Armed Forces and you wish to receive considerations provided by SB1863 Post-Military Service Occupation, Education and Credentialing Act, codified as 59 O.S. §4100 *et seq.* The information provided will be verified through the Servicemembers Civil Relief Act Website.
- III. BOND:** A bond in the amount of \$25,000.00 (TWENTY-FIVE THOUSAND DOLLARS) for each license, up to a maximum of \$200,000.00 (TWO HUNDRED THOUSAND DOLLARS). Be sure all signatures are affixed and include a copy of the bond and all attachments with your application.
- IV. RECORD KEEPING AND LOCATION OF EXAMINATION FORMS:** Complete these forms to indicate where and how records will be maintained. Remember to sign the certification on the form.
- V. AUDITED FINANCIAL STATEMENT:** This audited statement shall reveal that the applicant has available for regulated loan operations, net assets of at least \$50,000.00 (FIFTY THOUSAND DOLLARS). For sole proprietorship, the owner's personal financial statement must show net assets of the required amount. For partnerships or limited liability companies the combined net assets of the partners or members must equal or exceed the required \$50,000.00 (FIFTY THOUSAND DOLLARS). If filing as a corporation, please submit the most recent balance sheet. This statement must be signed by the owner or an officer of the company or corporation, dated and notarized.
- VI. BUSINESS DOCUMENTS:**
 - A. Sole Proprietorships:**
 1. A certified copy of the Trade Name Report filed with the Oklahoma Secretary of State, if applicable.
 2. A Form 1 or Form 2 Affidavit Verifying Lawful Presence in the United States (see attached forms).
 3. Name, address, social security number, date of birth, and telephone number of the individual.
 - B. Partnerships:**
 1. A copy of the executed partnership agreement.
 2. A certified copy of the Trade Name Report or Certificate of Fictitious Name filed with the Oklahoma Secretary of State, if applicable.
 3. A list of the names, addresses, social security numbers, dates of birth, and telephone numbers of the partners.
 - C. Oklahoma Limited Partnerships:**
 1. A certified copy of the Certificate of Limited Partnership filed with the Oklahoma Secretary of State.
 2. A certified copy of the Trade Name Report filed with the Oklahoma Secretary of State, if applicable.
 3. A Certificate of Good Standing issued by the Oklahoma Secretary of State.
 4. A list of the names, addresses, social security numbers, dates of birth, and telephone numbers of the partners.

D. Oklahoma Limited Liability Companies:

1. A certified copy of the Certificate of Organization or Articles of Organization filed with the Oklahoma Secretary of State.
2. A certified copy of the Trade Name Report filed with the Oklahoma Secretary of State, if applicable.
3. A Certificate of Good Standing issued by the Oklahoma Secretary of State.
4. A list of the names, addresses, social security numbers, dates of birth, and telephone numbers of each major stockholder, officers, and directors of the LLC.

E. Oklahoma Corporation:

1. A certified copy of the Certificate of Incorporation or Articles of Incorporation filed with the Oklahoma Secretary of State.
2. A certified copy of the Trade Name Report filed with the Oklahoma Secretary of State, if applicable.
3. A Certificate of Good standing issued by the Oklahoma Secretary of State.
4. A list of the names, addresses, social security numbers, dates of birth, and telephone numbers of each major stockholder, officers, and directors of the corporation.

F. Foreign Business Entities:

1. A certified copy of the Certificate of Qualification (foreign corporation), Certificate of Authority (foreign limited partnership) or Certificate of Registration (foreign limited liability company), filed with the Oklahoma Secretary of State, as applicable.
2. A Certificate of Good Standing issued by the Oklahoma Secretary of State.
3. If the foreign business entity is exempt from obtaining a Certificate of Authority, Registration or Qualification from the Oklahoma Secretary of State, as applicable, please provide the exemptions that are applicable and a copy of a certificate issued by an authorized officer of the jurisdiction in which the foreign business entity was formed or incorporated evidencing the existence and good standing of the foreign business entity.
4. A certified copy of the Trade Name Report or Fictitious Name Report filed with the Oklahoma Secretary of State, if applicable.
5. A list of the names, addresses, social security numbers, dates of birth, and telephone numbers of each major stockholder, officers, and directors of the foreign business entity.

For information concerning above items, contact:

Oklahoma Secretary of State
2300 N. Lincoln Blvd., Rm. 101
Oklahoma City, OK 73105
(405) 521-3912

VII. FEES FOR INVESTIGATION, LICENSE AND EXAMINATION: When making an application for a license, the applicant shall pay a total of \$1900.00 (NINETEEN HUNDRED DOLLARS), which consists of a \$700.00 (SEVEN HUNDRED DOLLARS) non-refundable filing fee, a license fee of \$500.00 (FIVE HUNDRED) provided in the Oklahoma Small Lenders Act and \$700.00 (SEVEN HUNDRED DOLLARS) for the supervision fee for each license.

VIII. ADDITIONAL LOCATION LICENSE REQUIREMENTS: If you are applying for an additional location, you must complete:

- a) The main Application;
- b) A Bond Form for \$25,000.00 (TWENTY-FIVE THOUSAND DOLLARS) for each additional location, up to a maximum of \$200,000.00 (TWO HUNDRED THOUSAND DOLLARS);
- c) Record Keeping and Location of Examination forms;
- d) A check or money order for \$1900.00 (NINETEEN HUNDRED DOLLARS), which consists of which consists of a \$700.00 (SEVEN HUNDRED DOLLARS) non-refundable filing fee, a license fee of \$500.00 (FIVE HUNDRED) provided in the Oklahoma Small Lenders Act and \$700.00 (SEVEN HUNDRED DOLLARS) for the supervision fee for each license, made payable to the Oklahoma Department of Consumer Credit.
- e) A recent audited financial statement signed by the owner, officer, member or partner of the company or corporation, dated and notarized.

PLEASE RETAIN INSTRUCTIONS FOR FUTURE REFERENCE

LICENSE CHANGES

Licenses issued for Oklahoma Small Lenders are issued on the basis of representations made on the application and supporting documents. Any substantial change in the information included in the application must be reported to the Administrator immediately. There is a \$25 per license amendment fee.

If any material misrepresentations or unreported changes of circumstances are subsequently discovered, the license is subject to revocation after it has been issued.

Changes in location, ownership, partners, and in the principal parties at interest in a corporation must be submitted in writing for approval Thirty (30) Days prior to the effective date of the change.

RENEWAL REQUIREMENTS

Annual renewal of the license is the responsibility of each licensee. The licensee is to submit a renewal application, renewal fee of \$550.00 (FIVE HUNDRED FIFTY DOLLARS), to be postmarked on or before the first day of December of each year. **(All renewals that are not postmarked by December 1st will be subject to a \$10 per day late fee, up to 30 days.)**

If you are an active duty service member of the Armed Forces on deployment at the time of annual renewal, please complete the *Military Service Verification* form. Upon verification, your license effective date will be extended, with no further payment, for up to a year after your active service has been completed.

LICENSE APPLICATION CHECKLIST

The checklist below is provided to help ensure that you submit a complete application.

TASKS TO BE COMPLETED:

- I. **APPLICATION – SIGNED AND NOTARIZED**
- II. **APPOINTMENT OF DESIGNATED AGENT**
- III. **SURETY BOND – BE SURE ALL SIGNATURES ARE PRESENT**
- IV. **AUDITED FINANCIAL STATEMENT – MOST RECENT – SIGNED AND NOTARIZED**
- V. **BUSINESS DOCUMENTS:**
 - a. **SOLE PROPRIETORSHIP INFORMATION – IF APPLICABLE**
 - b. **PARTNERSHIP INFORMATION – IF APPLICABLE**
 - c. **OKLAHOMA LIMITED PARTNERSHIP INFORMATION- IF APPLICABLE**
 - d. **OKLAHOMA CORPORATION INFORMATION – IF APPLICABLE**
 - e. **OKLAHOMA LIMITED LIABILITY COMPANY INFORMATION – IF APPLICABLE**
 - f. **FOREIGN BUSINESS ENTITY INFORMATION– IF APPLICABLE**
- VI. **RECORD KEEPING AND LOCATION OF EXAMINATION FORMS**

Oklahoma Small Lender License Application
 Oklahoma Department of Consumer Credit * 3613 NW 56th St.; Ste 240 * Oklahoma City, OK 73112-4512
 Ph: (405) 521-3653 Fax: (405) 521-6740 Toll Free: (800) 448-4904
<http://www.ok.gov/okdccc>

APPLICATION FOR OKLAHOMA SMALL LENDER LICENSE

BEFORE THE ADMINISTRATOR)
 OF THE DEPARTMENT OF)
 CONSUMER CREDIT OF THE)
 STATE OF OKLAHOMA IN THE)
 MATTER OF THE APPLICATION)
 OF:)
 _____)

Name of business to be licensed (including trade name, if applicable)

Legal Name of Applicant

Trade Name(s) of applicant in the State of Oklahoma, if applicable

Fictitious name of the applicant in the State of Oklahoma, if applicable, for a foreign corporation, partnership or limited liability company

HTTP:// _____
Website E-Mail

Type of business: *(please check your applicable category)*

- | | | |
|---|--|---|
| <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Oklahoma Limited Partnership | <input type="checkbox"/> Oklahoma Limited Liability Company |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Foreign Corporation | <input type="checkbox"/> Foreign Limited Partnership |
| <input type="checkbox"/> Oklahoma Corporation | <input type="checkbox"/> Foreign Limited Liability Company | |
- Other (please specify and include a separate document if necessary)

BUSINESS DOCUMENTS: Please attach all applicable business documents as specified in the license application instructions.

BOND: Please attach a certified copy of a bond in the amount of \$25,000.00 for each license.

FEES: Please include payment of \$700.00 (Seven hundred dollars) non-refundable filing fee, an license fee of \$500.00 (Five hundred dollars) provided in the Oklahoma Small Lender Act and \$700.00 (Seven hundred dollars) for the supervision fee for each license.

Hereby applies to the Administrator of the Department of Consumer Credit of the State of Oklahoma, for an Oklahoma Small Lender License for the calendar year ending December 31, ____, at the following location;

Street Address of Business Location Telephone Number

City, State and Zip Facsimile

With the principal office and/or mailing address located:

Street Address Telephone Number

City, State and Zip Facsimile

For the purpose of securing same, applicant makes the foregoing and following sworn statements of fact:

Oklahoma Small Lender License Application
 Oklahoma Department of Consumer Credit * 3613 NW 56th St.; Ste 240 * Oklahoma City, OK 73112-4512
 Ph: (405) 521-3653 Fax: (405) 521-6740 Toll Free: (800) 448-4904
<http://www.ok.gov/okdccc>

DESIGNATED AGENT Please indicate the designated registered agent for receipt of service of process within the State of Oklahoma:

Full Name	Telephone Number
Address	City, State and Zip

A resident of the State of Oklahoma as agent upon whom may be served all judicial and other process or legal notice directed to this applicant.

INDIVIDUALS AND SOLE PROPRIETORSHIPS: Please complete if the applicant is an individual or sole proprietorship.

Full Name	Social Security Number	Date of Birth
Street Address	Telephone Number	
Mailing Address (if different from street address)	Electronic mail address	

CORPORATION, LIMITED LIABILITY COMPANY OR PARTNERSHIP: Please complete if the applicant is a corporation, limited liability company or partnership, as applicable. Please list all members, partners, general partners and/or limited partners, as applicable, and attach a separate document if necessary. A limited partnership shall specify which partners are general partners and which partners are limited partners. Please attach a separate document if necessary to include the requested information:

Full Name and Title	Full Name and Title
Social Security Number	Social Security Number
Date of Birth	Date of Birth
Street Address	Street Address
Mailing Address (if different from street address)	Mailing Address (if different from street address)
Telephone Number	Telephone Number
Electronic Mail Address	Electronic Mail Address

Full Name and Title	Full Name and Title
Social Security Number	Social Security Number
Date of Birth	Date of Birth
Street Address	Street Address
Mailing Address (if different from street address)	Mailing Address (if different from street address)
Telephone Number	Telephone Number
Electronic Mail Address	Electronic Mail Address

Revised 10/14/19

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Oklahoma Small Lender License Application
 Oklahoma Department of Consumer Credit * 3613 NW 56th St.; Ste 240 * Oklahoma City, OK 73112-4512
 Ph: (405) 521-3653 Fax: (405) 521-6740 Toll Free: (800) 448-4904
<http://www.ok.gov/okdocc>

QUESTIONS TO BE ANSWERED BY APPLICANT:

1. Do you have available for the operation of the business net or free assets of at least \$50,000.00 (FIFTY THOUSAND DOLLARS)? Yes ___ No ___
2. Have you ever been convicted of a felony? Yes ___ No ___ (If yes, please furnish details. (Attach extra sheets, if necessary) You must also submit a certified copy of the Judgement and Sentence of the Court with this application.)

MILITARY SERVICE VERIFICATION

Check the appropriate box if any of the following apply to you. If any apply, please complete the *Military Service Verification* form for expedited processing:

- I am a member of the Armed Forces
- My spouse is a member of the Armed Forces
- My spouse is on active duty within this state
- My spouse is a permanent resident of this state for the 6 months prior to assignment to active duty
- My spouse is a permanent resident of this state during the period of active duty

Notary Public

Before me, the undersigned, personally appeared and being first duly sworn states that the applicant has executed this application this _____ day of _____, 20_____, and acknowledges that applicant is duly authorized to execute the application, and that all statements and representations made are true and correct to the best of applicant's knowledge and belief, and that all statements and supporting schedules are made for the purpose of inducing the Administrator of the Department of Consumer Credit of the State of Oklahoma to grant said application.

Name of Applicant

Signature of Applicant

Name of Additional Applicant

Signature of Additional Applicant

STATE OF _____

COUNTY OF _____

SUBSCRIBED AND SWORN TO before me this _____ day of _____, 20_____.

(Seal)

Notary Public

Commission Number

My Commission Expires

**OKLAHOMA DEPARTMENT OF CONSUMER CREDIT
EXAMINATION & RECORD KEEPING INFORMATION**

Fill out the form below to designate where and how records will be kept. Remember to sign the certification on the next page. If the applicant/licensee requests approval to keep records outside Oklahoma and/or keep such records in electronic or other forms of reproduction as authorized under the Oklahoma Small Lender Act O.S. 59 § 3150.12 (A), please fill out the form on the next page as well. **It is understood that, without the prior written approval of the request by the Administrator of the Department of Consumer Credit, hardcopies of records must be maintained within Oklahoma and made available for examination at an office in Oklahoma.**

Name of Applicant/Licensee: _____ License No.: _____

Main office address: _____

City, State and Zip: _____

Contact person for questions on this request: _____

Telephone: (_____) _____

Location where you intend to keep records (if different from above)

Address: _____

City, State and Zip: _____

RECORDS TO BE MAINTAINED IN A FORM OTHER THAN HARDCOPY

The applicant/licensee requests approval to record, copy or reproduce books, accounts and records in photographic, electronic or any form other than a hardcopy and will provide equipment necessary to access records for the purpose of an examination.

Describe how books, accounts and records will be maintained.

Describe how books, accounts and records will be made accessible to the Department for the purpose of an examination.

LOCATION OF EXAMINATION

The applicant/licensee requests approval to maintain books, accounts and records outside Oklahoma. In order to facilitate a full examination of this license _____ hereby agrees to pay the expenses of the Administrator's representative(s) in conducting an examination of your books and records pertaining to loans made in Oklahoma.

The Department expects the applicant/licensee to pay the reasonable and necessary expenses for the Administrator or representative(s) to examine the books, accounts and records at the place where they are maintained.

The above expenses are understood to be in addition to the \$700.00 (SEVEN HUNDRED DOLLARS) minimum supervision fee.

It is further understood that this agreement is being made so that _____ may keep records at a location outside the State of Oklahoma.

Contact person at location: _____

Address: _____

City, State and Zip: _____

Office hours: _____

Describe space available for examination: _____

CERTIFICATION

I, _____ (Name and Title), a duly authorized officer of

Applicant/Licensee

agree to maintain the books, records and accounts of the applicant/licensee in compliance with this record keeping request, which is submitted to the Oklahoma Department of Consumer Credit.

Signature

Date

Scott Leshner
Administrator



J. Kevin Stitt
Governor

Ruben Tornini
Deputy Administrator

Matt Pinnell
Lt. Governor

**STATE OF OKLAHOMA
DEPARTMENT OF CONSUMER CREDIT**

**VERIFICATION OF LAWFUL PRESENCE IN THE
UNITED STATES**

All natural persons, including sole proprietorships, applying for a license from the Department of Consumer Credit must verify their lawful presence in the United States in accordance with 56 O.S. § 71 (H), before a license may issued.

Attached are two affidavits, labeled as Forms 1 and 2 (each person will choose one affidavit to sign).

- If you are a United States citizen, you will sign Form 1.
- If you are a qualified alien and you are in the United States lawfully under the Federal Immigration and Naturalization Act, you will sign Form 2 and attach documentation such as a permanent resident card.

You are either a United States citizen or a qualified alien – please do not submit both forms. The affidavit must be fully notarized, including the notary public's commission number. For states where commission numbers are not issued, please place "N/A" in the commission number space.

Qualified aliens must submit a new affidavit for each license renewal. United States citizens are not required to submit a new affidavit for license renewal.

This is a requirement of the State of Oklahoma; our Department has no authority to address it. If you need further information, you may review the statute by visiting the following web link:

<http://www.oscn.net/applications/oscn/DeliverDocument.asp?CiteID=449944>

AFFIDAVIT VERIFYING LAWFUL PRESENCE IN THE UNITED STATES
Form 1 - For U. S. Citizens

Section A (Applicant Information)

Affidavit of:

Name of Individual Applicant

Company Name

Section B (Notary Public)

STATE OF _____

COUNTY OF _____

_____, of lawful age, being first duly
Printed Name of Individual Applicant
sworn, upon oath states under penalty of perjury as follows:

I am a United States citizen.

Signature of Applicant

Subscribed and sworn to or affirmed before me this _____ day of _____, 20_____.

Notary Public

Commission Number

My Commission Expires

(Seal)

AFFIDAVIT VERIFYING LAWFUL PRESENCE IN THE UNITED STATES
Form 2 - For Qualified Aliens

Section A (Applicant's Information)

Please type or print clearly. You must include a copy of both the front and back of your green card with this form.

Full Legal Name of Applicant: _____

Date of Birth: _____ Social Security Number: _____

Nationality: _____

Company Name: _____

Section B (Notary)

STATE OF _____

COUNTY OF _____

_____, of lawful age, being first duly sworn, upon oath
Printed Name of Individual Applicant
states under penalty of perjury as follows:

I am a qualified alien under the Federal Immigration and Naturalization Act, and I am lawfully present in the United States.

Signature of Applicant

Subscribed and sworn to or affirmed before me this _____ day of _____, 20_____.

Notary Public

Commission Number

My Commission Expires

(Seal)

VERIFICATION OF MILITARY SERVICE

Please complete the information below, in its entirety, for the ACTIVE SERVICE MEMBER.

Full Name of Service Member	
Social Security Number of Service Member	
Birth Date of Service Member	
Active Duty Status Date (if available)	

Check one:

- New License Application
- Renewal Application