STATE OF LOUISIANA OFFICE OF FINANCIAL INSTITUTIONS BATON ROUGE, LOUISIANA

www.ofi.louisiana.gov

APPLICATION REQUIREMENTS FOR LICENSURE REPOSSESSION AGENCY

All o	of the following documents <u>must</u> be submitted before thi	s application will be accepted for filing and processing:
	A check or money order payable to the Office of Fin \$1,500 for the Repossession Agency Licensee Fee. The Note: All fees are nonrefundable.	ancial Institutions (cash will not be accepted) in the amount of its fee includes the Qualifying Agent.
	FOLLOW THE BACKGROUND CHECK PROCE	OURES FOR APPLICANTS
	Completed, signed, and notarized application.	
	Proof of membership in approved association (see de	efinition LAC 10:XV.1301(A) and attached list)
	10:XV.1303(C)(1)(f). A legible copy of the Qualifying Agent's driver's Evidence of 3 years experience with a repossessi 10:XV.1303(C)(1)(e). Each year of experience shall consist of at least 1,4 with a repossession agency preceding the filing of of qualifying experience by providing copies of IR character and nature of duties by written certificate.	on agency within the previous five years as per LAC 2000 hours of actual compensated work performed by the applicant an application. An applicant shall substantiate the claimed hours S forms, W-2's or 1099's and the exact details as to the ons from the employer as per LAC 10:XV. 1303(F). In the event entifications from the employer applicants may offer written by the Commissioner.
	A copy of the surety bond or client protection bond as	per LAC 10:XV.1303(B)(2).
	Financial Statement. signed by an authorized officer a	nd includes balance sheet and income statement.
	Proof of Liability Insurance as per LAC 10:XV.1303(B)(3).
	Authority form [Attachment B] for each person listed	l in Question 16.
	Employment and residential history [Attachments C	& D] for each person listed in Question 16.
	Separate applications for each Repossession Agent/Ap	oprentice.
	e Commissioner may, as he deems necessary, conduct exang followed.	minations to determine that rules, regulations, and statutes are
	ntact person regarding completion of this application: the offlicensing@ofi.la.gov or Fax: (225) 922-2860.	Non-Depository Division's Licensing Section 225-925-4660
	Applications may be n	nailed or hand delivered to:
	ice of Financial Institutions	Office of Financial Institutions

Baton Rouge, LA 70809

Baton Rouge, LA 70804-9095

INSTRUCTIONS APPLICATION FOR LICENSURE REPOSSESSION AGENCY

This application will <u>not</u> be considered complete until this Office receives <u>all</u> fees and required information. Failure to provide all documentation will result in increased processing time and possible denial of the application.

- Full legal name of applicant. This is not an individual's name unless you are a sole proprietor. The name inserted No. 1 on this line must be identical to the name filed with the Secretary of State. LAC 10:XV.1303(B)(5) states in part "No license shall be issued in any name other than its legal name." No. 2 Trade names and assumed names are not allowed. (i.e. d/b/a) No. 3 Street address of the office location that will appear on the face of the license. The mailing address of the applicant, if different from No. 3. If the mailing address of the applicant is the same as No. 3 No. 4 answer N/A. No. 5 Main office phone number, fax number, web site and/or e-mail address. Check the type of organization. Attach copies of Certificate of Authority, Articles of Incorporation or No. 6 Organization, Partnership Agreement and Bylaws, whichever is applicable. Insert the state in which the applicant was originally registered and date that the applicant was incorporated, No. 7 organized or formed. Out-of-state applicants must submit documentation evidencing that the company/entity is authorized to do No. 8 business in this state. (Registration Certificate from the proper authority such as the Secretary of State) No. 9 Self-explanatory No. 10 Must be one of the approved associations (see LAC 10:XV.1301(A)) No. 11 Complete name, address, and phone number of the Registered Agent for Service of Process. (Sole Proprietor's answer N/A) Registered Agent must be a person located in the state in which you are applying. Must match what was filed with the Louisiana Secretary of State. No. 12 Self-explanatory No. 13 Self-explanatory No. 14 Self-explanatory No. 15 List the states in which the applicant/registrant is conducting or has conducted similar business. No. 16 List the name, title, complete address, and percentage of ownership of each principal officer, director, manager,
- member, partner, and all 10% or greater equity owners. Include Qualifying Agent. Additional sheets may be copied and attached if necessary. For purposes of this application, "equity owners" includes stockholders, members, partners, or limited partners that own equity in the business seeking licensure. If applicant is a subsidiary, list requested information for parent company. Qualifying Agent must be responsible officer or executive employee.
- No. 17 Self-explanatory
- No. 18 Information concerning the parent company if the applicant is a subsidiary and an organizational chart.

ALL ATTACHMENTS MUST BE SUBMITTED

TYPE OF LICENSE: APPLICATION FOR LICENSURE REPOSSESSION AGENCY 1. Full legal name of applicant (attach secretary of state certificate from the state in which you are applying): 2. Trade name, d/b/a, or assumed name of applicant, if applicable: Federal Tax I.D.#: (attach registration documentation/certificate) N/A (see LAC 10:XV. 1303(B)(5)) Principal office street address: 3. City: State: Zip Code: Parish: 4. Mailing address (street or post office box): City: State: Zip Code: 5. Business phone number: Business fax number: E-mail address: Web site: www. Type of Organization: 6. Corporation Sole Proprietorship Limited Liability Limited Liability General Partnership Partnership Other (Explain) Company (LLC) State/Commonwealth of Incorporation: 7. Date of Incorporation/Organization: If a foreign corporation or other type of legal entity, state the date that the entity filed with the proper state authority in which 8. the applicant is applying. (e.g. secretary of state), if so required: 9. Physical address of location at which the official books and records of the applicant are kept: City: State: Zip Code: Phone No: Name of Approved Association: (attach a copy of the certificate) (see LAC 10.XV.1301(A)) 10. Address: City: State: Zip Code: Phone No.: Registered agent for service of legal process: (must be located in state/commonwealth in which you are applying) 11. This should be the same as filed with the Louisiana Secretary of State. Name: Address: Zip Code: Phone No.: City: State: Person authorized to answer questions pertaining to this application: 12. Name: Address: Phone No.: City: Zip Code: State: E-Mail Address: Fax No.:

13. Person authorized to answer compliance issues:								
	Name:							
	Address:							
	City:		State:	Zip Code:		Phone No:		
	E-Mail Address:			Fax No	0:			
14.	Person authorized to answer consumer complaints:							
	Name:							
	Address:							
	City:		State:	Zip Code:		Phone No:		
	E-Mail Address:		Fax No	0:				
15.	List all states in which app (attach list if necessary)	licant is conducti	ng or has cor	nducted b	ousiness related to this	application:		
	State or states in which business is/was conducted				Names under which applicant <u>is</u> or has operated	Original license date	Active or Inactive	
16.	List all principal officers a	1 4:41 - 11 1 (:1	1: 41	1:6.:	4) 1:4		1	
10.	(attach addendum if neces		uding the qua	amying a	igent), directors, mana	igers, parmers, mer	noers.	
Name & Title		Principal Office Address			% Ownership			
Name & Title		Principal Office Address			% Ownership			
Name & Title		Principal Office Address			% Ownership			
Name & Title		Principal Office Address			% Ownership			
Name & Title Principal Off		Principal Offic	ce Address			% Ownership		
List al	l persons that have a 10% or	greater equity in	terest not list	ed above	».			
Name Pri		Principal Offic	Principal Office Address			% 0wnership		
Name		Principal Offic	Principal Office Address			% Ownership		
Name		Principal Offic	Principal Office Address			% Ownership		

17.	Read the following questions carefully. If the answer is yes to any of the questions, attach a full written explanation. Include names, dates, court name and address, case number, judgement amounts.				
A.	Are there any civil or criminal proceedings pending against the applicant or civil or criminal convictions, plea of nolo contendere or plea to lesser charge entered against the applicant that involve theft, fraud, dishonest dealings or moral turpitude?			Yes, attach explanation	
B.	Is/has the applicant ever been the subject of a bankruptcy, assignment for the benefit of creditors, receivership, conservatorship, or any similar proceeding?			Yes, attach explanation	
C.	Has any other state or federal government agency denied the applicant a license or permit?		()	Yes, attach explanation	
D.	Is/has the applicant been the subject of any administrative action or enforcement proceeding by any state or federal government agency involving fines, penalties, or the revocation or suspension of any business license or permit?			Yes, attach explanation	
18.	Is applicant a subsidiary?	Yes		No	
	Parent company name:				
	Mailing address:				
	City: State: Zip Code:				
	If applicant's parent company is a corporation, stat	e where and when incorpor	ated.		
	State Incorporated:	Date Incorporated:			
IN AD	DITION TO ALL OF THE ABOVE, APPLICAN	T MUST SUBMIT THE	FOL	LOWING ATTACHMENTS:	
A.	Authority to Obtain Information from Outside Sour				
В.	A current 10-year employment/experience form (See Attachment C) and Residential addresses for the last 10 years for everyone listed in #16. (See Attachment D)				
C.	Certificate of Resolution form designating the Qualifying Agent. (See Attachment E)				
D.	Financial Statement on the applicant to include balance sheet, Profit & Loss statement and changes in equity capital.				
E.	Copies of one of the following, whichever is applicable:				
	1. If applicant is a corporation, provide a copy of	Articles of Incorporation, i	includ	ling amendments.	
	2. If applicant is a Limited Liability Company (L agreement. If no operating agreement exists property)				
	3. If applicant is a general partnership or a Limite Agreement.	ed Liability Partnership (LL	.P) pr	ovide a copy of the Partnership	

APPLICATION AFFIDAVIT				
Signed this day of				
	Name of Company	<u> </u>		
By:	Signature of Authorized Person			
	Print Name and Title	_		
***************	************	*****		
STATE OR COMMONWEALTH OF COUNTY /PARISH OF				
person (authorized person above)	nally came and appeared before me, the und	ersigned		
notary, and declared under oath that she/he is	s the(Title)	of		
	_, that she/he is authorized to sign and subm	nit the attached		
(Name of Company) application and that all statements and repre	sentations made therein are true and correct	to the best of		
his/her knowledge, information and belief.				
	Signature of the authorized person			
Sworn to and subscribed before me on this t	he day of			
	Notary Public			
	Print Name of Notary Public			
Seal) My Commission Expires:				

CERTIFICATE OF RESOLUTION DESIGNATING THE QUALIFYING AGENT

This form must be completed by all applicants, except sole proprietors, and must include the applicant's full name.

organized under th	ne laws of the State/Com	Full Legal n monwealth of	ame of applican	c/company	held a
				_,,	
Street address		City		State	Zip Cod
on the	day of		20	_, the following res	solution was
duly and legally p	resented and adopted, to	wit:			
It being the	e desire and nurnose of				
it being the	e desire and purpose of _	Full Legal n	ame of applican	c/company	
o be licensed or re	egistered, BE IT RESOL	VED, that			
	,		Name ar	d Title of authorized rep	resentative
nas been designate	ed as the Qualifying Age	ent.			
		AUTHORIZI	ED SIGNA	TURE	
		MUTHOME			
		(If corporation, this	form must be s		
		(If corporation, this	form must be s	<i>y y</i>	
		(If corporation, this Print Name	form must be s		
		Print Name			
		Print Name			

LOUISIANA OFFICE OF FINANCIAL INSTITUTIONS

8660 United Plaza Boulevard, 2nd Floor Baton Rouge, LA 70809 (225) 925-4660

FINGERPRINT CARD INFORMATION

Act 236 of the 2006 Regular Session of the Louisiana Legislature amended LSA-R.S. 6:121.2 effective June 2, 2006. This section authorizes the Commissioner of Financial Institutions to request and obtain state and national criminal history record information on any person applying for any license with the Office of Financial Institutions, as well as require any applicant for any license to submit two full sets of fingerprints in a form or manner prescribed by the Commissioner as a condition of the Commissioner's consideration of their application.

WHO MUST SUBMIT FINGERPRINT CARDS:

1) Owner(s): Sole Proprietors; partners and general partners, if partnership;

trustees; members and general members, if an LLC; and 10% or greater equity owners.

2) Director(s): All directors.

3) Officer(s): Chief Executive Officer, Chief Operating Officer, Chief Financial

Officer, President, Executive Vice President(s), Corporate Secretary, Treasurer, or individuals of similar status or function.

4) Repossession Agents: Includes Qualifying Agent and any Agents or Apprentices that are applying for a license

Fingerprints & Background Reports "FAQ"

•What is OFI's authority to require fingerprints and a FBI background check?

LSA-R.S. 6:121.2(B) states "The commissioner shall have the authority to:

- (1) Request and obtain state and national criminal history record information on any person applying for any license with the Office of Financial Institutions.
- (2) Require any applicant for any license to submit two full sets of fingerprints, in a form and manner prescribed by the commissioner, as a condition of the commissioner's consideration of his application..."

What is my fingerprint card used for?

The fingerprints will be used to check the criminal records of the FBI and Louisiana State Police.

How is FBI information used?

The criminal history report received from the FBI is reviewed and considered as part of the overall character and fitness evaluation of an individual associated with a licensee regulated by OFI. Identification records obtained from the FBI may be used solely for the purpose requested and may not be disseminated outside OFI. If information on the record is used to disqualify an applicant, the official making the determination of suitability for licensing or employment shall provide the applicant the opportunity to complete or challenge the accuracy of the information contained in the FBI identification record.

• How do I obtain a copy of, challenge or correct information in my FBI criminal history report?

If you wish to obtain a copy of your FBI criminal history report, challenge information contained therein, correct or update the record as it appears in the FBI's CJIS Division Records System, be advised that the procedures are set forth in Title 28, CFR, Section 16.34 as cited below:

§ 16.34 Procedure to obtain change, correction or updating of identification records.

If, after reviewing his/her identification record, the subject thereof believes that it is incorrect or incomplete in any respect and wishes changes, corrections or updating of the alleged deficiency, he/she should make application directly to the agency which contributed the questioned information. The subject of a record may also direct his/her challenge as to the accuracy or completeness of any entry on his/her record to the FBI, Criminal Justice Information Services (CJIS) Division, ATTN: SCU, Mod. D–2, 1000 Custer Hollow Road, Clarksburg, WV 26306. The FBI will then forward the challenge to the agency which submitted the data requesting that agency to verify or correct the challenged entry. Upon the receipt of an official communication directly from the agency which contributed the original information, the FBI CJIS Division will make any changes necessary in accordance with the information supplied by that agency.

BACKGROUND CHECK PROCEDURES FOR APPLICANTS

As of January 1, 2024, the Louisiana Office of Financial Institutions (OFI) began using a new statewide applicant processing system for criminal background checks. As a part of the new process, applicants will be required to schedule a fingerprint appointment at a location of their choosing with the IdentoGO by IDEMIA company.

For In-State Applicants:

- Go to https://uenroll.identogo.com and enter the following unique Service Code: 27N36R
 This allows the system to identify which agency is requesting the background check. You must enter this code when registering or you will not be able to proceed. You are requesting a State and Federal background check.
- 2. Select "Schedule or Manage Appointment." Make an appointment at an office location and time that is convenient for you. This is a very simple process where you enter basic information and then select a date, time, and location for your appointment.
- 3. When you go to an IdentoGO office, your identity will be verified and your prints obtained via the live scan (electronic) technology ("LiveScan").
- 4. You will pay IdentoGO directly for this service. Applicants may pay by credit/debit card, check or money order. Checks can be made out to either IDEMIA or IDENTOGO.
- 5. Once you have completed the appointment, the fingerprints are electronically submitted to the Louisiana State Police (LSP) and the background check will be processed.
- 6. LSP will send the results to OFI via a secure interface within approximately 3 days.
- 7. The fee for State and Federal LiveScan is currently \$60.75.
- 8. Occasionally the fingerprints do not go through well and are rejected by the FBI and LSP's system. If this occurs, you will receive an email from IdentoGO letting you know that you must reschedule an appointment and be fingerprinted again. You must use the link provided in the email to reschedule another appointment to avoid being charged again for the fingerprinting service.
- 9. A list of identification documents is provided on page 3 of these materials.

This new system is easy to use, but if you have any questions, you can call IdentoGO for assistance or to schedule an appointment at 1-844-539-5543, 6:00 am – 6:00 pm.

For Out-of-State Applicants:

The process is fairly similar if you are applying from outside of Louisiana but in the United States, or from a country that has an IdentoGO office with the LiveScan technology.

- 1. If you reside in a state with IdentoGO services, you can schedule a LiveScan print in the same manner described for in-state applicants above. This service is provided at a cost of \$55.75 plus an additional \$39.99 convenience fee.
- 2. Go to https://uenroll.identogo.com and enter the following unique Service Code: 27N36R
- 3. Use the zip-code lookup to find the most convenient location for your fingerprinting process. If no location is available within 100 miles or you do not wish to visit the identified location, there is an option to switch to card scan processing.
- 4. If your state (or country) does not have IdentoGO services, you must obtain a printed fingerprint card from a local law enforcement agency and mail your fingerprints in for **card scan processing.** This process is completed through the same website https://uenroll.identogo.com. To mail in cards you must prepay for the service online and use the provided shipping label. The card scan service is provided at a cost of \$55.75.
- 5. LiveScan results should be available to OFI through the secure interface within 3 days. Results for mailed-in cards should be available within 7 days.
- 6. Occasionally the fingerprints do not go through well and are rejected by the FBI and LSP's system. If this occurs, you will receive an email from IdentoGO/Idemia letting you know that you must reschedule an appointment and be fingerprinted again. You must use the link provided in the email to reschedule another appointment to avoid being charged again for the fingerprinting service.
- 7. A list of identification documents is provided on page 3 of these materials.

This new system is easy to use, but if you have any questions, you can call IdentoGO for assistance or to schedule an appointment at 1-844-539-5543, 6:00 am – 6:00 pm.

Attachment [B] CONFIDENTIAL					
AUTHORITY TO OBTAIN INFOR	MATION FROM	I OUTSIDE SOURCES			
THIS FORM MUST BE SUBMITTED FO	OR EACH PERSON LIS	TED IN QUESTION # 16			
Name:	Social Security #:				
	Drivers License #:				
Home Address, City, State, Zip Code:	(Attach a legible copy)				
Trome Address, City, State, Zip Code.					
Date of Birth:	Home Telephone No:				
Read the following questions carefully. If the answer is Include names, dates, court name and address, case num		tions, attach a full written explanation.			
Have you ever been convicted of, pleaded guilty to, or		() Yes, attach explanation () No			
Contendere (no contest) to a felony, including any expunged, set aside or for which you received a first offer	which may have been	() Too, almost emplantation () The			
Have you ever been convicted of, pleaded guilty to, or e		() Yes, attach explanation () No			
Contendere (no contest) to any misdemeanor involving to	theft, fraud, or	1			
dishonesty, including any which may have been expung which you received a first offense pardon?	ged, set aside or for				
Have you been refused a license or permit to do business	s under the provisions of	() Yes, attach explanation () No			
a similar law or subject to any enforcement proceedings					
government agency involving the revocation or suspensi	on of any business				
license or permit, fines or penalties?					
Have you been discharged for cause or been requested to employment position?		() Yes, attach explanation () No			
Have you been the subject of a bankruptcy, assignment a creditors, receivership, conservatorship, or any similar p		() Yes, attach explanation () No			
Are there any civil proceedings pending against you or cagainst you which involve fraud or dishonesty?	eivil judgments entered	() Yes, attach explanation () No			
Have any civil judgments been entered against you during	ng the past 10 years?	() Yes, attach explanation () No			
I hereby authorize the licensing authority, to make inquiries from any financial institution, credit bureau, current and former employers, law enforcement agency and any other person or any agent acting on its behalf, obtain any information they have, including without limitation my creditworthiness, character, ability, business activities, educational background, general reputation, history of my employment, and in the case of former employers, complete reasons for my termination for the purpose of determining my financial responsibility, character and fitness in connection with any renewal or application for a license or registration. I affirm that I have executed this form of my own free will and have read and understand the items and instructions; my answers (including attachments) are true and complete to the best of my knowledge. I understand that I am subject to administrative, civil or criminal penalties if I give false or misleading answers. FALSE OR MATERIALLY INCOMPLETE ANSWERS ARE GROUNDS FOR DENIAL OR REVOCATION.					
I hereby certify that the information on this form is, to the	ne best of my knowledge, c	complete and accurate.			
G'anatana					
SUBSCRIBED BEFORE ME ON THIS	day of	gnature 20			
SOBSCRIBED BEI ORE WE ON THIS	_day 01	<u> </u>			
AT:	_,				
AT:					
DDINT NAME OF NOTARY BURLLO.	CICMATUDE OF NOT	ADV DUDI IC.			
PRINT NAME OF NOTARY PUBLIC:	SIGNATURE OF NOT	AKY PUBLIC:			

Attachment C				
NAME:				
COMPANY:				
EMPLOYMENT/EXPE	RIENCE HIST	ORY F	OR THI	E LAST 10 YEARS
	submit your own inde a complete 10	resume' as	long as i	0% or greater equity owner of applicant it includes the information listed below. gaps in work history.
Employer Name and Address	Position/Brief Description of Duties	Start Date	End Date	Reason for Leaving

Attachment D		
NAME:		
COMPANY:		
RESIDENTIAL ADDRESS	SES FOR THE LAST	10 YRS
Each sole proprietor, officer, director, parequity owner of applicant <u>must</u> fill out this form. Inc years. Explain any gaps in residential history. (Attach	clude Month and Year. In	nclude a complete 10
Residential Address	Start Date	End Date

. . .

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CERTIFICATE OF RESOLUTION

Use this form to designate additional authorized individuals to act on behalf of the Licensee. Each person listed in the initial application as a director, manager, member, partner, sole proprietor, 10% or greater equity owner and/or executive officer (CEO, CFO, COO, President, EVP, Secretary, Treasurer, or individuals of similar status or function) will be considered authorized to prepare, execute, verify, and present to the Office of Financial Institutions ("OFI") a written application for licensure, registration, documents or subsequent changes in the licensee's records with OFI. Therefore, anyone listed in the initial application is not required to file this form. This is to certify that at a meeting of the Board of Directors/or Members/ or Partners of Full legal name of applicant/company organized under the laws of the State/Commonwealth of held at City Street address on the _____ day of _____ 20___, the following resolution was duly and legally presented and adopted, to wit: It being the desire and purpose of _____ Full legal name of applicant/company to be licensed or registered and maintain such license or registration, BE IT RESOLVED, that who is the _______ Title of additional authorized representative Name of additional authorized representative of this 🗌 limited liability company, 🔲 corporation, 🔲 limited partnership, or 🔲 general partnership is in his/her official capacity, hereby authorized and directed to prepare, execute, verify, and present to OFI all requisite papers and documents, including, but not limited to, applications, reports, and licensing forms or subsequent changes in the licensee's records with OFI. **AUTHORIZED SIGNATURE** (If corporation, this form must be signed by the Secretary) **Print Name** TITLE: DATE:

REPOSSESSION AGENCY ASSOCIATIONS

Allied Finance Adjusters Conference, Inc

PO Box 20708 Chicago, IL 60620-0708 1-800-621-3016 www.alliedfinanceadjusters.com

American Recovery Association, Inc

5525 N. MacArthur Blvd., Suite 135 Irving, Texas 75038 972-755-4755 972-870-5755 fax www.repo.org

National Finance Adjusters

P.O. Box 3855
Baltimore, Maryland 21217-0855
410-728-2400
410-523-8336 fax
www.nfa.org

Louisiana Recovery Association, Inc.

P.O. Box 435 Shreveport, LA 71162 joan@louisianarepossessions.com