



STATE OF NEVADA
FINANCIAL INSTITUTIONS DIVISION
DEPARTMENT OF BUSINESS AND INDUSTRY
CARSON CITY
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CARSON CITY, NV 89706
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Documents Received On

Application for Registration – Nevada Uniform Debt-Management Services Provider
NRS & NAC CHAPTERS 676A CHECKLIST

File all applicable attachments listed below to apply for the initial registration as a Nevada Debt-Management Services Provider.

I. All Applicants:

1. Application;
2. Initial Application Fee of \$2,000 and Initial Registration Fee of \$1,000. Make check(s) payable to "Nevada Financial Institutions Division";
3. **For each Director, Officer, person with at least 10% ownership, every member of a firm or partnership, or any person authorized to initiate transactions to the trust account;**
 - 3a. Personal History
 - 3b. Complete set (3) of fingerprints (FB-258)
4. Evidence Surety Bond, \$50,000, and evidence of Surety's rating;
5. Evidence of Insurance, \$250,000, maximum deductible of \$5,000.00, and evidence of Insurer's rating;
6. Nevada State Business License;
7. Certificate of Accreditation from an approved provider;
8. Certificates of Certification for all Credit Counselors and Debt Specialists from an approved provider;
9. List of Credit Counselors and Debt Specialist with dates of hire;
10. Disclosure of all Affiliates of the Applicant, as defined by NRS 676A;
11. Copies of all **Registration and License Verification Forms**;
12. A copy of appropriate municipal (city/county) business license;
13. If Applicant will not provide debt-management services from an office in Nevada, provide a statement to that effect;
14. Financial Statements, copies of the Applicant's for the prior two years, audited by an accountant licensed to conduct audits and the auditor's contact information (NRS 676A.320);
15. Description of the three most commonly used educational programs that the Applicant provides, or intends to provide, to consumers in Nevada and a copy of any materials used in those program;
16. Description, including form(s) or electronic model(s), of the Applicant's financial analysis and initial plan used to evaluate the financial condition of consumers;
17. All agreements to be used with Nevada consumers;
18. Schedule of all fees and charges to be used with Nevada consumers.

II. Applicants using DBA's or Trade Names:

1. Trade Name Affidavit(s) from the appropriate municipal (city/county) business license.

III. Holding of Consumer Funds (Select One):

1. Applicants that hold consumers' funds for distribution to creditors:
 - 1a. Trust Account Authorization and Consent Form for each trust account.
 - 1b. A statement disclosing the total amount of money received from Nevada consumers and the total amount of money distributed by the Applicant pursuant to plans during the prior twelve months.
2. Applicants that do not hold consumers' funds but that arrange or suggest the use of a third party designee to establish special purpose, savings or similar accounts for consumers:
 - 2a. Trust Account Authorization and Consent Form for each trust account.
 - 2b. Provide a copy of the agreement between the Applicant and the third party designee.
 - 2c. A statement disclosing business transacted with Nevada consumers during the prior twelve months. This statement must include: the number of consumers with whom the Applicant has had agreements; the number of fully settled debt agreements with creditors that Applicant concluded; and an estimate of the total amount of debt under contract between the Applicant and Nevada consumers.
3. Applicants that do not hold consumers' funds and do not arrange or suggest the use of a third party designee to establish special purpose, savings or similar accounts for consumers:
 - 3a. A statement disclosing business transacted with Nevada consumers during the prior twelve months. This statement must include: the number of consumers with whom the Applicant has had agreements; the number of fully settled debt agreements with creditors that Applicant concluded; and an estimate of the total amount of debt under contract between the Applicant and Nevada consumers.

IV. Not-for-Profit Companies: *Additional Requirements*

1. Evidence of non-profit or tax-exempt status from the IRS;
2. Statement of compensation for the five highest paid employees, for the prior three years;
3. Evidence of independence between the Board of Directors and employees and agents.

V. For-Profit Companies (Select One):

1. Corporations and LLCs:
 - 1a. Articles of Incorporation from the Nevada Secretary of State (Applicants with Nevada locations); or,
 - 1b. Certificate of Organization from the Nevada Secretary of State (Applicants with Nevada locations); or,
 - 1c. Qualification to do Business in Nevada (Foreign Authority filed) with the Nevada Secretary of State (Applicants without Nevada locations).
 - 1d. Certificate of Good Standing with Nevada Secretary of State.

2. **Partnerships:**
 - 2a. Partnership Agreement
 - 2b. Limited Partnerships
 - i. Recorded Certificate from the Nevada Secretary of State (Limited Partnerships with Nevada locations);
 - ii. Statement of Foreign Authority filed with the Nevada Secretary of State (Limited Partnerships without Nevada locations).
3. **Sole Proprietors:**
 - 3a. An **Affidavit of American Citizenship** with a notarized copy of an approved identification document.

VI. Registration in another State (NRS 676A.380)

1. **Alternative Application for Registration Form** for applicants licensed or certified in other State;
2. Copy of other State application;
3. Copy of license or certificate of registration from other state;
4. All applicable items from Sections I through V. If copy of other state application, then omit in (1) in Section I.

ALL APPLICANTS MUST COMPLY TO NRS 676A AND NAC 676A