



Mail:
Idaho Department of Finance
P.O. Box 83720
Boise, Idaho 83720-0031
208/332-8000

Overnight:
Idaho Department of Finance
800 Park Blvd., Suite 200
Boise, Idaho 83712

IDAHO REGULATED CONSUMER LENDER APPLICATION FORM

TO BE USED FOR FINANCE COMPANIES, WHOLESALE MORTGAGE LENDERS, ASSIGNEES, PAYDAY LENDERS,
TITLE LENDERS
FORM ICC1 INSTRUCTIONS

A. GENERAL INSTRUCTIONS

1. **FILING** – Form ICC1 is the Regulated Consumer Lender business Application.
2. **TERMS USED** – See the following Explanation of Terms section regarding italicized words/phrases.
3. **EXECUTION** – The execution section must be completed by an authorized representative of the *applicant* (corporate officer, partner, member, sole proprietor, etc).
4. **AMENDMENTS** – The *applicant* must update information as required by submitting amendments using Form ICC1. Only complete the information that is being amended as well as the name of the *applicant* and circle the item number being amended.
5. **CONTACT EMPLOYEE** – The individual listed as the contact employee must be authorized to receive all compliance and licensing information, communications, and mailings, and be responsible for disseminating it within the applicant's organization.
6. **SURRENDER / CLOSE**– When an *applicant* decides to cease operations under the license, use the Form ICC1 to notify the Department of Finance by checking the "surrender" box and completing only items 1A, J, and K. Surrender the original license document.

B. FILING INSTRUCTIONS

1. **FORMAT** --A fully completed Form ICC1 is required to be submitted when the *applicant* is filing for the first time. Be sure to indicate which type(s) of licenses for which applicant is applying.
 - A. The Execution section must include notarized original manual signature, for the initial Form ICC1 filing.
 - B. Type or print *legibly* all information.
 - C. Use only the current version of Form ICC1 and its Schedules.
2. **ATTACHMENTS** – Provide the following:
 - A. \$350 Application Fee for EACH license type, payable to the Idaho Department of Finance.
 - B. Schedules A, B, and C – File Schedules A and B only with initial applications. Use Schedule C to update Schedules A and B as needed.
 - C. File a Form ICC2 for each **individual** designated on Schedule A or C as a "*control person*", and all branch managers.
 - D. Enclose a Certificate of Good Standing from the Secretary of State or similar state authority for the state where the *applicant* obtained its legal status listed in Item 3C.
 - E. If the applicant is a corporation, enclose a copy of the recorded Articles of Incorporation and any By Laws; If the applicant is an LLC, enclose a recorded copy of the Articles of Organization; If the applicant is a partnership of any form, enclose a copy of the partnership agreement.
 - F. Submit a file-stamped copy of an Idaho Secretary of State issued Certificate of Filing ABN for each fictitious business name/trade name/doing business as name(s) that the applicant desires to use in Idaho.
 - G. Submit a file-stamped copy of an Idaho Secretary of State issued Certificate of Existence.
 - H. The name, full delivery address, and telephone number of the registered agent for service of legal process. Registered agent must be in Idaho.
 - I. Branch offices need to complete a Form ICC3 Branch Application Form.
 - J. If regulated consumer lending transactions are entered into other than at a licensed office or retail store, attach a description of the manner in which they are entered into (i.e. internet, door-to-door, consumer's home, etc)
 - K. Provide a History of Lending for the *applicant entity*, the applicant's current credit criteria and policy(s) and identify the credit services/products to be offered in Idaho or to Idaho consumers.
 - L. Submit a detailed verification of experience for each branch manager containing detailed job descriptions/duties and past related experience. Job titles or lending volumes alone do not meet this requirement.
 - M. Submit samples of all forms to be used in the lending process, to include but not be limited to, disclosures such as applicant's privacy policy, compliance with the Patriot Act, those required by Idaho law or those created for applicant's use.
 - N. **Military Member, Veteran, and Spouse Priority – Sole Proprietor Applicants only:** An individual that is a current military member, veteran, or spouse of a military member or veteran, is entitled to an expedited application review once required verification documentation has been provided and notification to the Department of Finance has been received.

To qualify, the military member or veteran must have served on active duty for at least 180 consecutive days and if discharged, the discharge must be an honorable discharge or general discharge under honorable conditions. Refer to the application checklist for required documentation to be provided. Additionally, if you hold a current, valid and unrestricted active collection agency license in another state or jurisdiction, with similar qualification requirements and without any disciplinary, criminal or enforcement actions, you may be eligible for a license while completing any additionally-required Idaho application requirements.

Military Member, Veteran, or Spouse Status Documentation:

Discharged/Retired Veteran Applicant: Provide a copy of the veteran's DD Form 214 (member copy 4) or NGB - 22 that confirms duration of active duty service AND type and condition of discharge.

Active Duty Applicant: Provide a copy of your current and valid military ID card.

Spouse of Active Duty Member: Provide a copy of current and valid military dependent ID card and a copy of marriage certificate or other legal union documentation.

Spouse of Discharged/Retired Veteran: Provide a copy of the veteran's DD Form 214 (member copy 4) or NGB -22 that confirms duration of active duty service AND type and condition of discharge and a copy of marriage certificate or other legal union documentation.

If you qualify for a military member, veteran or spouse priority make sure to mark the box at the bottom of this page and return it as the top document of your application package.

3. **FINANCIAL RESPONSIBILITY** –Submit current *bank statements*, in the name of the applicant entity, dated within 30 days of application. The bank statements must reflect a minimum of \$30,000 in liquid assets *available for the purpose of making loans*. A current bank or depository statement(s), signed by an authorized signer of the depository institution, on depository institution letterhead, may also be submitted for liquidity purposes. Payday Lender Applicants-- The bank statements must reflect a minimum of \$30,000 in liquid assets for the main office, to be increased an *additional* \$5,000 for each additional Idaho physical location, up to a maximum of \$75,000. A current bank or depository statement(s), signed by an authorized signer of the depository institution, on depository institution letterhead, may also be submitted for liquidity purposes. The financial responsibility requirements are ongoing in nature.

C. EXPLANATION OF TERMS – The following terms are italicized throughout Form ICC1

1. **GENERAL**

APPLICANT – The financial service entity applying or amending information on this form. The only instance in which the *applicant* is an individual is in the case of a sole proprietorship.

CONTROL – The power, directly or indirectly, to direct the management or policies of a company, whether through ownership of securities, by contract, or otherwise. Any *person* that (i) is a director, general partner or officer exercising executive responsibility (or having similar status or functions); (ii) directly or indirectly has the right to vote 10% or more of a class of a voting security or has the power to sell or direct the sale of 10% or more of a class of voting securities; or (iii) in the case of a partnership, has the right to receive upon dissolution, or has contributed, 10% or more of the capital, is presumed to control that company.

CONTROL PERSON – An individual named in Item 1A or in Schedules A, B or C that directly or indirectly exercises *control* over the *applicant*.

JURISDICTION – A state, the District of Columbia, the Commonwealth of Puerto Rico, or any subdivision or regulatory body thereof.

PERSON – An individual, partnership, corporation, trust, or other organization.

2. **FOR THE PURPOSE OF ITEM 8**

CHARGED – Being accused of a crime in a formal complaint, information, or indictment (or equivalent formal charge).

CONTROL AFFILIATE – A *person* named in Item 1A or in Schedules A, B or C as a *control person* or any other individual or organization that directly or indirectly controls, is under common control with, or is controlled by, the *applicant*, including any current employee except one performing only clerical, administrative, support or similar functions, or who, regardless of title, performs no executive duties or has no senior policy making authority.

ENJOINED – Includes being subject to a mandatory injunction, prohibitory injunction, preliminary injunction, or a temporary restraining order.

FELONY – For *jurisdictions* that do not differentiate between a *felony* and a *misdemeanor*, a *felony* is an offense punishable by a sentence of at least one year imprisonment and/or a fine of at least \$1,000. The term also includes a general court martial.

FINANCIAL SERVICES OR FINANCIAL SERVICES RELATED – Pertaining to securities, commodities, banking, insurance, consumer lending, or real estate (including, but not limited to, acting as or being associated with a bank or savings association, credit union, mortgage lender, mortgage broker, real estate agent or broker, appraiser, closing agent, title company, or escrow agent).

FOREIGN FINANCIAL REGULATORY AUTHORITY – Includes (1) a *financial services* authority of a foreign country; (2) other

governmental body empowered by a foreign government to administer or enforce its laws relating to the regulation of *financial services* or *financial services-related* activities; and (3) a foreign membership organization, a function of which is to regulate the participation of its members in *financial services* activities listed above.

FOUND – Includes adverse final actions, including consent decrees in which the respondent has neither admitted nor denied the findings, but does not include agreements, deficiency letters, examination reports, memoranda of understanding, letters of caution, admonishments, and similar informal resolutions of matters.

INVOLVED – Doing an act or omission or aiding, abetting, counseling, commanding, inducing, conspiring with or failing reasonably to supervise another in doing an act or omission.

MISDEMEANOR – For *jurisdictions* that do not differentiate between a *felony* and a *misdemeanor*, a *misdemeanor* is an offense punishable by a sentence of less than one year imprisonment and/or a fine of less than \$1,000. The term also includes a special court martial.

ORDER – A written directive issued pursuant to statutory authority and procedures, including orders of denial, settlement, cease and desist, suspension, or revocation; but does not include special stipulations, undertakings or agreements relating to payments, limitations on activity or other restrictions unless they are included in an order.

PROCEEDING – Includes a formal administrative or civil action initiated by a governmental agency, self-regulatory organization or a *foreign financial regulatory authority*; a *felony* criminal indictment or information (or equivalent formal charge); or a *misdemeanor* criminal information (or equivalent formal charge). The term does not include other civil litigation, investigations, or arrests or similar charges affected in the absence of a formal criminal indictment or information (or equivalent formal charge).

This application is being submitted under the Military Member, Veteran and Spouse priority option. I have read the requirements and included the appropriate verification documentation.

IDAHO CONSUMER LENDER APPLICATION FORM

“Regulated Lender” includes Assignee, Wholesale Mortgage Lenders, Finance Companies, Title Lenders (does NOT include Payday Lending)

“Payday Lender” only authorizes payday lending

1. REGULATED LENDER
 Title Lender? Y N

2. PAYDAY LENDER

Mark appropriate box(es)
 \$350 per license type

WARNING: Failure to keep this form current and to file accurate supplementary information on a timely basis, or the failure to keep accurate books and records or otherwise to comply with the provisions of law pertaining to the conduct of business for which you are applying, may violate the laws of Idaho and may result in disciplinary, administrative, injunctive or criminal action.

INTENTIONAL MISSTATEMENTS OR OMISSIONS OF FACTS MAY CONSTITUTE CRIMINAL VIOLATIONS.

NEW APPLICATION SURRENDER AMENDMENT **To amend, circle item(s) being amended.**

1. Exact legal entity full name, principal business address, mailing address, if different, and telephone numbers of *applicant*:

A. Full name of *applicant*: _____ B. IRS Employer Identification Number _____
 (if sole proprietor, provide last, first and middle name) (Social Security No is allowed for sole proprietorship)

C. List any other name(s) by which the *applicant* conducts or will conduct business in Idaho (refer to directions).

1. Name	2. Name
3. Name	4. Name

D. If this filing makes a name change on behalf of the *applicant*, enter the new name and specify whether the name change is of the
 applicant name (1A) or business name (1C): _____ (Attach appropriate legal documentation and Idaho Secretary of State filing).

E. Main address: (Do not use a P.O. Box)

 Number and Street City State/Country Zip+4/Postal Code

F. Mailing address, if different:

 PO Box or Number and Street City State/Country Zip+4/Postal Code

G. Telephone Numbers and Website address:
 Business phone _____ Fax line _____

 Area Code Telephone Number Area Code Telephone Number

website address #1 website address #2

H. Other than the office in 1E, does the *applicant* conduct business with Idaho consumers through branch offices or other business locations?
 YES NO (Branch offices or other business locations must be licensed. Use Form ICC3.)

I. Contact Employee:

 Name and Title Area Code Telephone Number

 Number and Street City State/Country Zip+4/Postal Code

 E-mail Address Fax Number

J. Branch Manager for this location:

 Name Area Code Telephone Number

 Email Fax

K. Employee authorized to respond to consumer complaints:

 Name and Title Area Code Telephone Number

 Number and Street City State/Country Zip+4/Postal Code

 E-mail Address Fax Number

L. Physical address of location where the official books and records of the *applicant* will be kept.

 Organization Name (if different from *applicant*) or Records Custodian Name Area Code Telephone Number

 Number and Street City State/Country Zip+4/Postal Code

EXECUTION: The undersigned, being first duly sworn, deposes and says that he/she has executed this form on behalf of, and with the authority of, said *applicant*. The undersigned and *applicant* represent that the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part hereof, are current, true and complete. The undersigned and *applicant* further represent that to the extent any information previously submitted is not amended such information is currently accurate and complete.

_____ Date (MM/DD/YYYY) _____ Signature of authorized party _____ Title

Subscribed & Sworn before me _____ by _____
Print Notary Public name Print authorized party name

Notary seal here

on this _____ day of _____, _____ at _____
Month Year State County

_____ Notary Public Signature _____ Notary Appointment Expires (MM/DD/YYYY)

This execution must always be completed in full with original, manual signature and notarization. Affix notary stamp or seal where applicable.

Applicant full legal name: _____

2. Mark the jurisdictions that applicant is currently applying to or is already licensed in for consumer lending purposes.

	Licensed	Applying		Licensed	Applying		Licensed	Applying		Licensed	Applying
Alabama			Idaho			Montana			Rhode Island		
Alaska			Illinois			Nebraska			South Carolina		
Arizona			Indiana			Nevada			South Dakota		
Arkansas			Iowa			New Hampshire			Tennessee		
California – DOC			Kansas			New Jersey			Texas – OCCC		
California – DRE			Kentucky			New Mexico			Texas – SML		
Colorado			Louisiana			New York			Utah		
Connecticut			Maine			North Carolina			Vermont		
Delaware			Maryland			North Dakota			Virginia		
District of Columbia			Massachusetts			Ohio			Washington		
Florida			Michigan			Oklahoma			West Virginia		
Georgia			Minnesota			Oregon			Wisconsin		
Guam			Mississippi			Pennsylvania			Wyoming		
Hawaii			Missouri			Puerto Rico					

3. A. Indicate legal status of *applicant*.

- Corporation
 Sole Proprietorship
 Other (*specify*) _____
 Partnership
 Limited Liability Company

B. *Applicant's* fiscal year end (MM/DD): _____

C. If other than a sole proprietorship, indicate date and place *applicant* obtained its legal status (i.e., state or country where incorporated, where partnership agreement was filed, or where *applicant* entity was formed):

State/Country of formation: _____ Date of formation (MM/DD/YYYY): _____

D. If *applicant* is a publicly traded corporation, please insert stock symbol: _____

4. A. Directly or indirectly, does *applicant control*, is *applicant controlled* by, or is *applicant* under common *control* with, any *person* that is engaged in the business of consumer lending? *If no, go to 4B.* YES NO

(check only one for each relationship, attach additional copies as needed)

This Partnership, Corporation, or Organization _____

Partnership, Corporation, or Organization Name

- controls applicant*
 is controlled by applicant
 is under common control with applicant

Number and Street _____ City _____ State/Country _____ Zip+4/Postal Code _____

Briefly describe the *control* relationship, including an organizational chart which shows the relationship. Use additional sheets for comments if necessary.

B. Directly or indirectly, is *applicant controlled* by any of the following? *If no, go to 5.* YES NO

- Bank Holding Company
 National Bank
 State Member Bank of the Federal Reserve System
 State Non-Member Bank
 Savings Association/Savings Bank
 Credit Union
 Foreign Bank
 Thrift Holding Company

Financial Institution Name _____

Number and Street _____ City _____ State/Country _____ Zip+4/Postal Code _____

Briefly describe the *control* relationship, including an organizational chart which shows the relationship. Use additional sheets for comments if necessary.

Schedule A and, if applicable, Schedule B must be completed as part of all initial applications.
 Amendments to schedules A and B must be provided on Schedule C as changes occur.

Applicant full legal name: _____

<p>5. Check type(s) of lending related business engaged in (or to be engaged in, if not yet active) by <i>applicant</i>.</p> <p>A. First mortgage loans B. Second mortgage loans C. Home equity loans, including lines of credit D. Loan Servicing—direct collection of payments E. Loan Servicing—ability to enforce default provisions, but no collection of payments F. Credit insurance G. Unsecured Loans H. Secured Loans—secured by other than real estate—includes auto loans I. Other mortgage products and services (If “yes”, briefly describe below) J. Short Term Title Loans K. Payday Loans</p>	<p>YES</p> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p>6. Will <i>applicant</i> engage in any non-consumer lending-related business? If “yes” briefly describe. _____</p>	<p>YES NO</p> <input type="checkbox"/> <input type="checkbox"/>
<p>7. Will <i>applicant</i> occupy or share space with any <i>person(s)</i> engaged in <i>financial services-related</i> activity? If “yes,” provide the name(s) of the other <i>person(s)</i>. _____</p>	<p>YES NO</p> <input type="checkbox"/> <input type="checkbox"/>
<p>8. If the answer to any of the following is “YES”, provide complete details of all events or <i>proceedings</i> in an attachment. Refer to the explanation of terms section of the instructions for explanations of italicized terms. Remember to file updates of these disclosures as needed.</p>	
<p>Criminal Disclosure</p>	
<p>A. Has the <i>applicant</i> or a <i>control affiliate</i> ever been convicted of or pled guilty or nolo contendere (“no contest”) in a domestic, foreign, or military court to any <i>felony</i>?</p>	<p>YES NO</p> <input type="checkbox"/> <input type="checkbox"/>
<p>B. In the past ten years has the <i>applicant</i> or a <i>control affiliate</i> been convicted of or pled guilty or nolo contendere (“no contest”) in a domestic, foreign, or military court to a <i>misdemeanor involving: financial services</i> or a <i>financial services-related</i> business or any fraud, false statements or omissions, theft or any wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>Regulatory Action Disclosure</p>	
<p>C. Has any State or federal regulatory agency or <i>foreign financial regulatory authority</i> ever:</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>(1) <i>found</i> the <i>applicant</i> or a <i>control affiliate</i> to have made a false statement or omission or been dishonest, unfair or unethical?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>(2) <i>found</i> the <i>applicant</i> or a <i>control affiliate</i> to have been <i>involved</i> in a violation of a <i>financial services-related</i> regulation(s) or statute(s)?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>(3) <i>found</i> the <i>applicant</i> or a <i>control affiliate</i> to have been a cause of a <i>financial services-related</i> business having its authorization to do business denied, suspended, revoked or restricted?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>(4) entered an <i>order</i> against the <i>applicant</i> or a <i>control affiliate</i> in connection with a <i>financial services-related</i> activity?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>(5) denied, suspended, or revoked the <i>applicant’s</i> or a <i>control affiliate’s</i> registration or license or otherwise, by <i>order</i>, prevented it from associating with a <i>financial services-related</i> business or restricted its activities?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>D. Has the <i>applicant’s</i> or a <i>control affiliate’s</i> authorization to act as an attorney, accountant, real estate agent or State or federal contractor ever been revoked or suspended?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>E. Is the <i>applicant</i> or a <i>control affiliate</i> now the subject of any regulatory <i>proceeding</i> that could result in a “yes” answer to any part of 8C?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>Civil Judicial Disclosure</p>	
<p>F. (1) Has any domestic or foreign court:</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>(a) in the past ten years <i>enjoined</i> the <i>applicant</i> or a <i>control affiliate</i> in connection with any <i>financial services-related</i> activity?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>(b) ever <i>found</i> the <i>applicant</i> or a <i>control affiliate</i> was <i>involved</i> in a violation of any <i>financial services-related</i> statute(s) or regulation(s)?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>(c) ever dismissed, pursuant to a settlement agreement, a <i>financial services-related</i> civil action brought against the <i>applicant</i> or <i>control affiliate</i> by a State or <i>foreign financial regulatory authority</i>?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>(2) Is the <i>applicant</i> or a <i>control affiliate</i> named in any pending <i>financial services-related</i> civil action that could result in a “yes” answer to any part of 8F(1)?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>Financial Disclosure</p>	
<p>G. In the past ten years has the <i>applicant</i> or a <i>control affiliate</i> been a consumer finance lender or a <i>control affiliate</i> of a consumer finance lender or a mortgage broker that has been the subject of a bankruptcy petition?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>H. Has a bonding company ever denied, paid out on, or revoked a bond for the <i>applicant</i>?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
<p>I. Does the <i>applicant</i> have any unsatisfied judgments or liens against it?</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>

Bank Information and Reference

Bank or Credit Union Name: _____

Main address: (Do not use a P.O. Box)

Number and Street City State/Country Zip+4/Postal Code

Mailing address, if different:

PO Box or Number and Street City State/Country Zip+4/Postal Code

Schedule A
DIRECT OWNERS AND EXECUTIVE OFFICERS
 (Answer for Form ICC1 Item 4)

Applicant full legal name: _____
 Date: _____

1. Use Schedule A only in new applications to provide information on the **direct** owners and executive officers of the *applicant*. Use Schedule B in new applications to provide information on **indirect** owners. File all amendments on Schedule C. **Complete each column.**

2. List below the names of:

- (a) each *control person* and executive officer, including Chief Executive Officer, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Compliance Officer, Director, and individuals with similar status or functions;
- (b) in the case of an *applicant* that is a corporation, each shareholder that directly owns 10% or more of a class of a voting security of the *applicant*, unless the *applicant* is a publicly traded company;
 Direct owners include any *person* that owns, beneficially owns, has the right to vote, or has the power to sell or direct the sale of, 10% or more of a class of a voting security of the *applicant*. For purposes of this Schedule, a *person* beneficially owns any securities (i) owned by his/her child, stepchild, grandchild, parent, stepparent, grandparent, spouse, sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law, sharing the same residence; or (ii) that he/she has the right to acquire, within 60 days, through the exercise of any option, warrant or right to purchase the security.
- (c) in the case of an *applicant* that is a partnership, all general partners and those limited and special partners that have the right to receive upon dissolution, or have contributed, 10% or more of the partnership's capital;
- (d) in the case of a trust that directly owns 10% or more of a class of a voting security of the *applicant*, or that has the right to receive upon dissolution, or have contributed, 10% or more of the *applicant's* capital, the trust and each trustee;
- (e) in the case of an *applicant* that is a Limited Liability Company ("LLC"), (i) those members that have the right to receive upon dissolution, or have contributed, 10% or more of the LLC's capital, and (ii) if managed by elected managers, all elected managers; and
- (f) in all cases, branch supervisors.

3. Are there any indirect owners of the *applicant* required to be reported on Schedule B? Yes No

4. Complete the "Title or Status" column by entering board/management titles; status as a partner, trustee, sole proprietor, or shareholder; and for shareholders, the class of securities owned (if more than one is issued).

5. (a) In the "Control Person" column, enter "Yes" if the *person* has "control" as defined in the instructions to this form, and "No" if the *person* does not have control. Note that under this definition, most executive officers and all 10% owners, general partners, and trustees would be "control persons". For each "Yes" response, submit Control Persons Information on form ICC2.
 (b) In the "Publicly Traded" column, if the owner is a publicly traded company, enter the stock symbol; otherwise enter "NA".

FULL LEGAL NAME (Individuals: Last Name, First Name, Middle Name)	Title or Status	% Ownership	Control Person	Publicly Traded	S.S. No., IRS Tax No. or Employer ID
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					

**Schedule B
INDIRECT OWNERS**

(Answer for Form ICC1 Item 4)

Applicant full legal name: _____

Date: _____

1. Use Schedule B only in new applications to provide information on the **indirect** owners of the *applicant*. Use Schedule A in new applications to provide information on **direct** owners. File all amendments on Schedule C. **Complete each column.**

2. With respect to each owner listed on Schedule A, (except individual owners), list below:

- (a) in the case of an owner that is a corporation, each of its shareholders that beneficially owns, has the right to vote, or has the power to sell or direct the sale of, 25% or more of a class of a voting security of that corporation;
For purposes of this Schedule, a *person* beneficially owns any securities (i) owned by his/her child, stepchild, grandchild, parent, stepparent, grandparent, spouse, sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law, sharing the same residence; or (ii) that he/she has the right to acquire, within 60 days, through the exercise of any option, warrant or right to purchase the security.
- (b) in the case of an owner that is a partnership, **all** general partners and those limited and special partners that have the right to receive upon dissolution, or have contributed, 25% or more of the partnership's capital;
- (d) in the case of an owner that is a trust, the trust and each trustee; and
- (e) in the case of an owner that is a Limited Liability Company ("LLC"), (i) those members that have the right to receive upon dissolution, or have contributed, 25% or more of the LLC's capital, and (ii) if managed by elected managers, all elected managers.

3. Continue up the chain of ownership listing all 25% or more owners at each level. Once a public reporting company is reached, no ownership information further up the chain of ownership need be given.

4. Complete the "Status" column by entering status as a partner, trustee, shareholder, etc. and if shareholder, class of securities owned (if more than one is issued).

5. In the "Publicly Traded" column, if the owner is a publicly traded company, enter the stock symbol; otherwise enter "NA".

FULL LEGAL NAME (Individuals: Last Name, First Name, Middle Name)	Entity in Which Interest is Owned	Status	% Ownership	Publicly Traded	S.S. No., IRS Tax No. or Employer ID
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
Name:					
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Name:					
Name:					
Name:					

Schedule C
AMENDMENTS TO
SCHEDULES A & B
 (Amendments to answers for
 Form ICC1 Item 4)

Applicant full legal name: _____

Effective Date: _____

1. This Schedule is used to amend Schedules A and B of Form ICC1. Refer to those schedules for specific instructions for completing this Schedule C. **Complete each column.**

2. In the Type of Amendment ("Type of Amd.") column, indicate "A" (addition), "D" (deletion), or "C" (change in information about the same person).

3. **List below all changes to Schedule A (DIRECT OWNERS AND EXECUTIVE OFFICERS):**

FULL LEGAL NAME (Individuals: Last Name, First Name, Middle Name)	Type of Amd.	Title or Status	% Ownership	Control Person	Publicly Traded	S.S. No., IRS Tax No. or Employer ID
Name:						
Home Address:	NA	NA	NA	NA	NA	
Business Address:	NA	NA	NA	NA	NA	
Name:						
Home Address:	NA	NA	NA	NA	NA	
Business Address:	NA	NA	NA	NA	NA	
Name:						
Home Address:	NA	NA	NA	NA	NA	
Business Address:	NA	NA	NA	NA	NA	
Attach additional pages if needed						

4. **List below all changes to Schedule B (INDIRECT OWNERS):**

FULL LEGAL NAME (Individuals: Last Name, First Name, Middle Name)	Type of Amd.	Entity in Which Interest is Owned	Status	% Ownership	Publicly Traded	S.S. No., IRS Tax No. or Employer ID
Name:						
Home Address:	NA	NA	NA	NA	NA	
Business Address:	NA	NA	NA	NA	NA	
Name:						
Home Address:	NA	NA	NA	NA	NA	
Business Address:	NA	NA	NA	NA	NA	
Name:						
Home Address:	NA	NA	NA	NA	NA	
Business Address:	NA	NA	NA	NA	NA	



Mail:
Idaho Department of Finance
P.O. Box 83720
Boise, Idaho 83720-0031
208/332-8000

Overnight:
Idaho Department of Finance
800 Park Blvd., Suite 200
Boise, Idaho 83712

IDAHO CONTROL PERSONS INFORMATION FORM ICC2 INSTRUCTIONS

A. GENERAL INSTRUCTIONS

7. **FILING** – Form ICC2 must accompany Form ICC1, the Regulated Consumer Lender Application form. Each individual, identified as a *control person* for the *applicant* on Schedule A, must complete Form ICC2.
8. **EMPLOYMENT REPRESENTATION** – The employment representation section must be completed by an authorized representative of the *applicant* (corporate officer, partner, member, sole proprietor, etc).
9. **TERMS USED** – See the following Explanation of Terms section regarding italicized words/phrases.
10. **AMENDMENTS** – The *applicant* must update information about a *control person* as required in each applicable *jurisdiction* by submitting amendments using Form ICC2 in addition to Schedule C of Form ICC1. On Form ICC2, circle the item being amended. Complete only the information that is being amended as well as the name of *applicant* and the name of the *control person*. Idaho does not have additional fees for amendment filings.

B. FILING INSTRUCTIONS

- A. Each individual identified as a *control person* on Schedules A or C must complete Form ICC2. A fully completed Form ICC2 for each *control person* is required to be submitted to each *jurisdiction* along with the *applicant's* initial Form ICC1. Form ICC2 accompanies Schedule C when reporting new *control person(s)*.
- B. Employment history, item 5: provide the full legal name of the company, beginning with your current employer.
- C. The Acknowledgment & Consent section must include notarized original manual signature.
- D. The Consumer Lender Employment Representation section must include original manual signature and notary.
- E. Type or print *legibly* all information.
- F. Use only the current version of Form ICC2.

C. EXPLANATION OF TERMS – The following terms are italicized throughout Form ICC2

1. GENERAL

APPLICANT – The finance entity applying on or amending information on this form. The only instance in which the *applicant* is an individual is in the case of a sole proprietorship.

CONTROL – The power, directly or indirectly, to direct the management or policies of a company, whether through ownership of securities, by contract, or otherwise. Any *person* that (i) is a director, general partner or officer exercising executive responsibility (or having similar status or functions); (ii) directly or indirectly has the right to vote 10% or more of a class of a voting security or has the power to sell or direct the sale of 10% or more of a class of voting securities; or (iii) in the case of a partnership, has the right to receive upon dissolution, or has contributed, 10% or more of the capital, is presumed to control that company.

CONTROL PERSON – An individual named on Form ICC1 in Item 1A or in Schedules A, B or C, that directly or indirectly exercises *control* over the *applicant*.

PERSON – An individual, partnership, corporation, trust, or other organization.

2. FOR THE PURPOSE OF ITEM 6

CHARGED – Being accused of a crime in a formal complaint, information, or indictment (or equivalent formal charge).

ENJOINED – Includes being subject to a mandatory injunction, prohibitory injunction, preliminary injunction, or a temporary restraining order.

FELONY – For *jurisdictions* that do not differentiate between a *felony* and a *misdemeanor*, a *felony* is an offense punishable by a sentence of at least one year imprisonment and/or a fine of at least \$1,000. The term also includes a general court martial.

FINANCIAL SERVICES OR FINANCIAL SERVICES-RELATED – Pertaining to securities, commodities, banking, insurance, consumer lending, or real estate (including, but not limited to, acting as or being associated with a bank or savings association, credit union, mortgage lender, mortgage broker, real estate sales agent or broker, appraiser, closing agent, title company, or escrow agent).

FOREIGN FINANCIAL REGULATORY AUTHORITY – Includes (1) a *financial services* authority of a foreign country; (2) other governmental body empowered by a foreign government to administer or enforce its laws relating to the regulation of *financial services* or *financial services-related* activities; and (3) a foreign membership organization, a function of which is to regulate the participation of its members in *financial services* activities listed above.

FOUND – Includes adverse final actions, including consent decrees in which the respondent has neither admitted nor denied the findings, but does not include agreements, deficiency letters, examination reports, memoranda of understanding, letters of caution, admonishments, and similar informal resolutions of matters.

INVOLVED – Doing an act or omission or aiding, abetting, counseling, commanding, inducing, conspiring with or failing reasonably to supervise another in doing an act or omission.

MISDEMEANOR – For *jurisdictions* that do not differentiate between a *felony* and a *misdemeanor*, a *misdemeanor* is an offense punishable by a sentence of less than one year imprisonment and/or a fine of less than \$1,000. The term also includes a special court martial.

ORDER – A written directive issued pursuant to statutory authority and procedures, including orders of denial, settlement, cease and desist, suspension, or revocation; but does not include special stipulations, undertakings or agreements relating to payments, limitations on activity or other restrictions unless they are included in an order.

PROCEEDING – Includes a formal administrative or civil action initiated by a governmental agency, self-regulatory organization or a *foreign financial regulatory authority*; a *felony* criminal indictment or information (or equivalent formal charge); or a *misdemeanor* criminal information (or equivalent formal charge). The term does not include other civil litigation, investigations, or arrests or similar charges affected in the absence of a formal criminal indictment or information (or equivalent formal charge).

FORM ICC2

**CONTROL PERSONS INFORMATION
IDAHO CONSUMER LENDER APPLICATION FORM**

Applicant full legal name: _____

WARNING: Failure to keep this form current and to file accurate supplementary information on a timely basis, or otherwise to comply with the provisions of law pertaining to the conduct of business for which you are applying, may violate the laws of Idaho and may result in disciplinary, administrative, injunctive or criminal action.

INTENTIONAL MISSTATEMENTS OR OMISSIONS OF FACTS MAY CONSTITUTE CRIMINAL VIOLATIONS.

APPLICATION AMENDMENT (To amend, circle items being amended.)

1. Individual's identifying information:

A. Full last, first and middle names:

Last name First name Full middle name Suffix

B. (1) Social Security Number: _____

(2) Gender: Male Female

C. (1) Date of Birth (MM/DD/YYYY) _____

(2) State/Province of Birth: _____ (3) Country of Birth: _____

D. List all other name(s) you have used or are using, or by which you are known or have been known, other than your legal name, since the age of 18. This field should include for example, nicknames, aliases, and names used before/after marriage. (Use additional sheets as necessary).

1. Name	2. Name	3. Name	4. Name
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E. (For amendments only) If this filing reports that an individual's name has changed, enter the new name and attach supporting legal documentation

Last name First name Full middle name Suffix

F. Office of Employment address: (Do not use a P.O. Box) If this address is your private residence, check this box.

Number and Street City State/Country Zip+4/Postal Code

G. Current Residence address, if different:

Number and Street City State/Country Zip+4/Postal Code

H. Telephone Numbers and e-mail address:

Business phone _____ Fax line _____

Area Code Telephone Number Area Code Telephone Number

Cell phone _____

Area Code Telephone Number e-mail address _____

CONTROL PERSON'S ACKNOWLEDGMENT & CONSENT:

I swear or affirm that I have read and understand the items and instructions on this form and that 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. I authorize all my current and former employers, law enforcement agencies, and any other person to furnish to any jurisdiction, or any agent acting on its behalf, 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.

Date (MM/DD/YYYY) Signature of Control Person

Signed or attested before me _____ by _____
Print Notary Public name Print Control Person name

Notary seal here

on this _____ day of _____, _____ at _____
Month Year State County

Notary Public Signature Notary Appointment Expires (MM/DD/YYYY)

CONSUMER LENDER EMPLOYMENT REPRESENTATION

To the best of my knowledge and belief, and at the time of approval, the control person will be familiar with the statutes, regulations, and rules of the jurisdiction(s) with which this application is being filed, and will be fully qualified for the position for which application is being made herein. I have taken appropriate steps to verify the accuracy and completeness of the information contained in and with this application. I have provided the control person an opportunity to review the information contained herein and the control person has approved this information and signed the form.

Date (MM/DD/YYYY) Name of Consumer Lender (company)

By: _____

Signature of authorized party

Print Name

Title

Acknowledgment & Consent and Employment Representation sections must always be completed in full with original, manual signatures and notarization. Affix notary stamp or seal where applicable.

Applicant full legal name: _____

Individual's full legal name: _____

2. Fingerprint Information filing representation:
 I represent that I am submitting, have submitted, or promptly will submit to the appropriate jurisdiction(s) two fingerprint cards as required.
 Fingerprint Card Barcode(s): _____
 XX I am applying as a control person only in jurisdiction(s) that do not require me to submit fingerprint card(s). **Not required in IDAHO at this time.**

3. Residential History: Starting with current address (item 1G), give all addresses for the past 10 years. (Attach additional sheets as necessary.)

From (MM/YYYY)	To (MM/YYYY)	Street Address	City	State or Province	Zip or Postal Code	Country

4. Employment History: Provide complete employment history for the past 10 years. Account for all time including full & part-time employments, self-employment, military service, and homemaking. Also include periods such as unemployed, full-time student, extended travel, etc. Indicate by "YES" or "NO" whether this employment was *financial service-related* business. (Attach additional sheets as needed.)

From (MM/YYYY)	To (MM/YYYY)	Employer (company name)	Position Held	City	State or Province	Country	YES or NO?

5. Other Business: Are you currently engaged in any other business either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise? (Please exclude non-*financial services-related* activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.) If YES, provide the following details: the name of the other business; whether the business is *financial services-related*; the address of the other business; the nature of the other business; your position, title, or relationship with the other business; the start date of your relationship; the approximate number of hours/month you devote to the other business; and briefly describe your duties relating to the other business. (Attach additional sheets as needed.)

Details: _____

YES	NO
<input type="checkbox"/>	<input type="checkbox"/>

6. Disclosures: If the answer to any of the following is "YES", provide complete details of all events or proceedings in an attachment. Refer to the explanation of terms section of the instructions for explanations of italicized terms.

Financial Disclosure	YES	NO
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A. Within the past ten years:

(1) have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition?

(2) based upon events that occurred while you exercised *control* over any organization, have any filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition?

B. Has a bonding company ever denied, paid out on, or revoked a bond for you?

C. Do you have any unsatisfied judgments or liens against you?

Applicant full legal name: _____

Individual's full legal name: _____

	YES	NO
Criminal Disclosure		
D. Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any <i>felony</i> ?	<input type="checkbox"/>	<input type="checkbox"/>
E. Based upon activities that occurred while you exercised <i>control</i> over it, has an organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any <i>felony</i> ?	<input type="checkbox"/>	<input type="checkbox"/>
F. Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to a <i>misdemeanor involving: financial services or a financial services-related business or any fraud, false statements or omissions, theft or any wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses?</i>	<input type="checkbox"/>	<input type="checkbox"/>
G. Based upon activities that occurred while you exercised <i>control</i> over it, has an organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to a <i>misdemeanor</i> specified in 6F?	<input type="checkbox"/>	<input type="checkbox"/>
Regulatory Action Disclosure		
H. Has any State or federal regulatory agency or <i>foreign financial regulatory authority</i> ever: (1) <i>found</i> you to have made a false statement or omission or been dishonest, unfair or unethical?	<input type="checkbox"/>	<input type="checkbox"/>
(2) <i>found</i> you to have been <i>involved</i> in a violation of a <i>financial services-related</i> regulation(s) or statute(s)?	<input type="checkbox"/>	<input type="checkbox"/>
(3) <i>found</i> you to have been a cause of a <i>financial services-related</i> business having its authorization to do business denied, suspended, revoked or restricted?	<input type="checkbox"/>	<input type="checkbox"/>
(4) entered an <i>order</i> against you in connection with a <i>financial services-related</i> activity?	<input type="checkbox"/>	<input type="checkbox"/>
(5) denied, suspended, or revoked your registration or license, disciplined you, or otherwise by <i>order</i> , prevented you from associating with a <i>financial services-related</i> business or restricted your activities?	<input type="checkbox"/>	<input type="checkbox"/>
(6) barred you from association with an entity regulated by such commission, authority, agency, or officer, or from engaging in a <i>financial services-related</i> business?	<input type="checkbox"/>	<input type="checkbox"/>
(7) issued a final <i>order</i> based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	<input type="checkbox"/>	<input type="checkbox"/>
I. Have you ever had an authorization to act as an attorney, accountant, real estate agent, or state or federal contractor that was revoked or suspended?	<input type="checkbox"/>	<input type="checkbox"/>
J. Are you now the subject of any regulatory <i>proceeding</i> that could result in a "yes" answer to any part of 6H or 6I?	<input type="checkbox"/>	<input type="checkbox"/>
Civil Judicial Disclosure		
K. (1) Has any domestic or foreign court ever: (a) <i>enjoined</i> you in connection with any <i>financial services-related</i> activity?	<input type="checkbox"/>	<input type="checkbox"/>
(b) <i>found</i> that you were <i>involved</i> in a violation of any <i>financial services-related</i> statute(s) or regulation(s)?	<input type="checkbox"/>	<input type="checkbox"/>
(c) dismissed, pursuant to a settlement agreement, a <i>financial services-related</i> civil action brought against you by a state, federal, or <i>foreign financial regulatory authority</i> ?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Are you named in any pending <i>financial services-related</i> civil action that could result in a "yes" answer to any part of 6K(1)?	<input type="checkbox"/>	<input type="checkbox"/>
Customer Arbitration/Civil Litigation Disclosure		
L. Have you ever been named as a respondent/defendant in a <i>financial services-related</i> consumer-initiated arbitration or civil litigation which:	<input type="checkbox"/>	<input type="checkbox"/>
(1) is still pending; or	<input type="checkbox"/>	<input type="checkbox"/>
(2) resulted in an arbitration award or civil judgment against you, regardless of amount, or that required corrective action; or	<input type="checkbox"/>	<input type="checkbox"/>
(3) was settled for any amount?	<input type="checkbox"/>	<input type="checkbox"/>
Termination Disclosure		
M. Have you ever voluntarily resigned, been discharged, or permitted to resign after allegations were made that accused you of: (1) violating statute(s), regulation(s), rule(s), or industry standards of conduct?	<input type="checkbox"/>	<input type="checkbox"/>
(2) fraud, dishonesty, theft, or the wrongful taking of property?	<input type="checkbox"/>	<input type="checkbox"/>