



State of Alaska
 Department of Commerce, Community and Economic Development
 Division of Banking and Securities
 550 W. Seventh Ave., Suite 1940
 Anchorage, AK 99501
 (907) 269-4594
 E-mail: mortgagelending@alaska.gov
 Web Site: www.commerce.state.ak.us/bsc/home.htm

MTG

(Office Use Only)

ALASKA SMALL MORTGAGE LENDER ORIGINATOR REGISTRATION APPLICATION
(FORM AKMA6)

Use the *form AKMA6* to register as an Alaska Small mortgage lender ORIGINATOR under the Alaska Mortgage Lender Regulation Act. Along with the *form AKMA6*, send the following information to the Division of Banking and Securities. See AS 06.60.017.

Please leave at least 2" from the top of the page before typing the information labeled by item number. Documents and forms referenced by *italics* below are available from our website at <http://www.commerce.alaska.gov/occ/mortgagelicensing/applications.htm> for your convenience.

1. **FEE** – Make your check payable to the “State of Alaska”. Clip it (no staples) to the top of the application package.
 - a. Small Mortgage Lender Registration fee: \$75.00.
2. **SMALL MORTGAGE LENDER ORIGINATOR** – On company letterhead, please tell us who will be your SMALL MORTGAGE LENDER.
3. **STILL NEED HELP?** Contact DCCED’s Division of Banking and Securities licensing staff at (907) 269-4594 or via e-mail to mortgagelending@alaska.gov for additional assistance.
4. **DELIVERY** – Keep copies of everything, and send original *Form AKMA6* and all attachments to:

Mailing and Physical Address
 State of Alaska
 DCCED/Division Banking and Securities
 550 W. 7th Avenue, Suite 1940
 Anchorage, AK 99501

INSTRUCTIONS

A. GENERAL INSTRUCTIONS

1. **FILING** – Form AKMA6 is the Alaska small mortgage lender originator registration application. Any *applicant* to be registered as a small mortgage lender originator must submit this application to the Division of Corporation, Business and Professional Licensing.
- 2.
3. **TERMS USED** – See the following Explanation of Terms section regarding italicized words/phrases.
4. **EXECUTION** – The execution section must be completed by an authorized representative of the *applicant*.
4. **DATES** – The filing date is the date *applicant* submits this form to the State of Alaska.
5. **AMENDMENTS** – The *applicant* must update information as required in AS 06.60.017(f) (3) at the time of any registration renewal by submitting amendments using Form AKMA6. Circle (or otherwise identify) and complete the item(s) being amended.
6. **SURRENDER / CANCEL**– When a registered small mortgage lender originator decides to cease operations under the registration as a small mortgage lender originator, use the Form AKMA6 to notify the State of Alaska by checking the “Surrender/Cancel” Send the original registration document to the Division of Banking and Securities. Review published requirements concerning additional specific requirements at surrender/cancellation.

B. FILING INSTRUCTIONS

1. FORMAT

- A. Submit a fully completed Form AKMA6 when the *applicant* is filing for registration as a small mortgage lender originator for the first time or when renewing a registration as a small mortgage lender originator.
- B. When filing Form AKMA6, the Execution section must include notarized original manual signature.
- C. Type all information.
- D. Use only the current version of Form AKMA6 and its Schedules or a reproduction of them.

2. ATTACHMENTS – Provide the following:

- A. Fees of \$75.
- B. An individual(s) originating or soliciting to originate small mortgage loans on behalf of a registered small mortgage lender in the State of Alaska must file a FormAKMA6.

3. FINANCIAL RESPONSIBILITY, EXPERIENCE, CHARACTER, AND GENERAL FITNESS – Review published Alaska specific requirements to determine requirements for financial responsibility, experience, character, and general fitness. See As 06.60.017(c) and (d).

C. EXPLANATION OF TERMS – The following terms are italicized throughout Form AKMA6

1. GENERAL

APPLICANT – The small mortgage lender originator applying or amending information regarding registration on this form.

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

PERSON – An individual, partnership, limited partnership, corporation, trust, LLC or other legal entity or organization.

SETTLEMENT SERVICES – The same as defined in federal Real Estate Settlement Procedures Act (RESPA) 12 U.S.C. Sec. 2601 et seq., Regulation X, 24 C.F.R. Part 3500 et seq.

2. FOR THE PURPOSE OF ITEM 4

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, small mortgage lender, real estate salesperson or agent, closing agent, title company, or escrow agent).

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 to reasonably 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, suspension, or revocation; 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).



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ALASKA SMALL MORTGAGE LENDER ORIGINATOR REGISTRATION FORM

Please Check One:

SMALL MORTGAGE LENDER ORIGINATOR

Social Security #: _____

Date of filing (MM/DD/YYYY): _____

Date of Birth: _____

NEW REGISTRATION APPLICATION

Registration AMENDMENT *To amend, check box below to identify item(s) being amended.*

APPLICANT'S NAME BUSINESS NAME

Old Name: _____

New Name: _____

SURRENDER/CANCEL OTHER *(review jurisdiction-specific instructions)* _____

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

Applicant's name

Last

First

Middle

2. Applicant's Mailing Address

Number & Street

City

State / Province & Country

Zip+4 Postal Code

3. Business Mailing Address

Number & Street

City

State / Province & Country

Zip+4 Postal Code

4. Telephone Numbers and email:

(____) _____ - _____ ext
Work Phone

_____ e-mail address (optional)

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* and agrees to and represents the following:

- (1) 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;
- (2) To the extent any information previously submitted is not amended such information is currently accurate and complete;
- (3) That the *State of Alaska* may conduct any investigation in accordance with state law, into the background of the *applicant* for purposes of processing this application for registration as a small mortgage lender originator;
- (4) To keep the information contained in this form current and to file accurate supplementary information on a timely basis;
- (5) To keep accurate books and records or otherwise comply with the provisions of law pertaining to the conduct of business for which the *applicant* is applying.

SIGN HERE



Signature of Applicant

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



NOTARY
SEAL
HERE

Notary Public

for the State of _____

My Commission Expires: _____

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

* Federal law as set out in 42 U.S.C. Sections 654 and 666 requires us to obtain Social Security numbers in connection with applications for professional and occupational licenses. Those Social Security Numbers may then be used for the purpose set out in those statutes, including enforcement of spousal and child support orders and paternity determinations, and may be shared with the agencies which have responsibility for those matters.

Use of Social Security numbers for purposes of the further background investigation in connection with the license, however, is voluntary. Your permission to use your Social Security number for this purpose is not a requirement for obtaining a license but in most cases will make the required background investigation easier to complete. If you do not wish your Social Security number to be used for this purpose, you must so advise the department by writing to the application address listed on this form on or before the date on which the application is submitted.

<p>4. If the answer to any of the following is "YES", provide complete details of all events or <i>proceedings</i> in an attachment, including as applicable; name and location of court, docket or case number, and status and summary of event or <i>proceeding</i>; copies of applicable charge(s), order(s), and/or consent agreement(s). Refer to the explanation of terms section of the form AKMA6 instructions for explanations of italicized terms. Remember to file updates of these disclosures as needed.</p>		
Criminal Disclosure		
<p>(A) Has the <i>applicant</i> for registration ever:</p> <p>(1) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to <i>felony</i>?</p> <p>(2) been <i>charged</i> with any <i>felony</i>?</p> <p>(B) In the past seven years has the <i>applicant</i> for registration as a small mortgage lender 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; any fraud, dishonesty, false statements, or omissions; any theft or wrongful taking of property; bribery; perjury; forgery; counterfeiting; extortion; or a conspiracy to commit any of these offenses?</p>	<p>YES</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p>NO</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
Regulatory Action Disclosure		
<p>(C) In the past seven years, has any State or federal regulatory agency or <i>foreign financial regulatory authority</i> ever:</p> <p>(1) found the applicant to have made a false statement or omission or been dishonest?</p> <p>(2) found the applicant to have been <i>involved</i> in a violation of a <i>financial services-related</i> regulation(s) or statute(s)?</p> <p>(3) found the applicant 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>(4) entered an <i>order</i> against the applicant in connection with a <i>financial services-related</i> activity?</p> <p>(5) denied, suspended, or revoked the applicant for registration's license or otherwise, by <i>order</i>, prevented him or her from associating with a <i>financial services-related</i> business or restricted its activities?</p> <p>(D) Is the <i>applicant</i> a director, officer, member, owner(s), or other principal of the applicant for registration been or is now the subject of any regulatory <i>proceeding</i> that could result in a "yes" answer to any part of 4(C)?</p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
Civil Judicial Disclosure		
<p>(E) Has any domestic or foreign court:</p> <p>(1) in the past seven years <i>enjoined</i> applicant in connection with any <i>financial services-related</i> activity?</p> <p>(2) in the past seven years <i>found</i> the applicant for registration been in violation of any <i>financial services related</i> statute(s) or regulation(s)?</p> <p>(3) in the past seven years dismissed, pursuant to a settlement agreement, a <i>financial services-related</i> civil action brought against the <i>applicant</i> by a State or <i>foreign financial regulatory authority</i>?</p> <p>(4) Has the <i>applicant</i> for registration been named in any pending <i>financial services-related</i> civil action that could result in a "yes" answer to any part of 4(E)(1)?</p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>