NMLS ESB Adoption Table

Need help understanding this information? click here

Agency Name Conversion Plans Available via Links Below	**Company License Type** *Branch Bonds are Not Accepted*
Alaska Division of Banking & Securities	Mortgage Broker/Lender License Registered Depository Institution Registration Money Transmitter License Deferred Deposit Advance License
Arkansas Securities Department	Mortgage Broker License Mortgage Banker License Mortgage Servicer License Combination Mortgage Broker, Mortgage Banker, Money Servicer License Money Transmitter License
Alabama State Banking Department	Consumer Credit License Mortgage Broker License
California Department of Financial Protection and Innovation	Student Loan Servicer License California Financing Law Residential Mortgage Lending Act (CRMLA) license Debt Collection License
Colorado Division of Banking	Money Transmitters License

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Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
Connecticut Department of Banking	Consumer Collection Agency License Debt Adjuster For-Profit License Debt Adjuster Non-Profit License Exempt Company Registration Mortgage Servicer License Mortgage Lender License Mortgage Correspondent License Mortgage Broker License Money Transmission License
Delaware Office of the State Bank Commissioner	Check Seller, Money Transmitter License
District of Columbia Department of Insurance, Securities and Banking	Appraisal Management Company License Check Casher License Money Lender License Money Transmitter License Mortgage Broker License Mortgage Dual Authority License Mortgage Lender License Student Loan Servicer License

Updated: 7/29/2025

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Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
Georgia Department of Banking and Finance	Money Transmitter License Mortgage Broker/Processor License Mortgage Lender License Seller of Payment Instruments License Installment Lender License
Guam Department of Revenue and Taxation	Mortgage Servicer License Residential Mortgage Lender and Servicer License Residential Mortgage Lender License
Hawaii Division of Financial Institutions	Small Dollar Installment Loans Money Transmitter License Mortgage Servicer License
Idaho Department of Finance	Collection Agency License Money Transmitter License
Illinois Department of Financial and Professional Regulation, Division of Banking	Debt Settlement Consumer Protection License Exempt Company Registration Exempt Entity Processor Registration Consumer Installment Loan Act License Consumer Installment Loan Act Registration Consumer Legal Funding License Residential Mortgage License Money Transmitter License

Updated: 7/29/2025

NMLS ESB Adoption Table

Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
Indiana Department of Financial Institutions	Debt Management License Earned Wage Access License Exempt Company Registration Mortgage Lending License Money Transmitter License Subordinate Lien Mortgage Lending License
Indiana Secretary of State, Securities Division	Loan Broker License Collection Agency License
Iowa Division of Banking	Closing Agent License Debt Management License Exempt Company Registration Money Services License Mortgage Banker License Mortgage Broker License
Kansas Office of the State Bank Commissioner	Money Transmitter License ***Revised Bond Effective 4/23/2025*** Mortgage Company License Supervised Loan License Earned Wage Access Services Provider License Credit Services Organization License

Updated: 7/29/2025

NMLS ESB Adoption Table

Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
Kentucky Department of Financial Institutions	Consumer Loan License Check Cashing Money Transmitter License Mortgage Broker License Mortgage Company License Deferred Deposit Service Business Student Loan Servicer License
Louisiana Office of Financial Institutions	Pawnbroker Main Office (in-state) (PMOIS) Pawnbroker Main Office (out-of-state) (PMOOS) Residential Mortgage Lending License(RMLL) Sale of Checks and Money Transmitter (SCMT) Virtual Currency Business Activity License (VCBA)
Maine Bureau of Consumer Credit Protection	Debt Collector License Debt Management Servicer Provider Registration Loan Broker License Money Transmitter License Non-Profit Lender License Payroll Processor License Supervised Lender License

Updated: 7/29/2025

NMLS ESB Adoption Table

Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
Massachusetts Division of Banks	Check Seller (CS) Debt Collector (DC) Foreign Transmittal Agency (FT) Mortgage Broker License (MB) Mortgage Lender License (ML) Exempt Company Registration (EC) Student Loan Servicer License Money Transmitter License Automatic Federal Student Loan Servicer License
Maryland Commissioner of Financial Regulation	Collection Agency License Consumer Loan License Consumer Reporting Agency Registration Credit Services Business License Debt Management License Installment Loan License Money Transmitter License Mortgage Lender License Debt Settlement Services Provider Registration Exempt Company Registration

Updated: 7/29/2025

NMLS ESB Adoption Table

Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
Michigan Department of Insurance and Financial Services	1st Mortgage Broker License 1st Mortgage Broker/Lender License 1st Mortgage Broker/Lender/Servicer License 2nd Mortgage Broker License 2nd Mortgage Broker Registrant 2nd Mortgage Broker/Lender License 2nd Mortgage Broker/Lender Registrant 2nd Mortgage Broker/Lender/Servicer License 2nd Mortgage Broker/Lender/Servicer Registrant Consumer Financial Services Class I License Consumer Financial Services Class II License Money Transmitter License

Updated: 7/29/2025

NMLS ESB Adoption Table

Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
Minnesota Department of Commerce	Accelerated Mortgage Payment Provider License Credit Services Organization License Currency Exchange License Electronic Financial Terminal License Money Transmitter License Residential Mortgage Originator License Residential Mortgage Originator Exemption Residential Mortgage Servicer License Residential Mortgage Servicer Exemption Debt Management Services Provider Company License Debt Settlement Services Provider Company License PACE Administrator License
Mississippi Department of Banking and Consumer Finance	Mortgage Broker License Mortgage Lender License Check Cashing License & Registration Credit Availability License & Registration Title Pledge License Small Loan License Money Transmitter License Debt Management License Consumer Loan Broker License Pawnbroker License

Updated: 7/29/2025

NMLS ESB Adoption Table

Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
Missouri Division of Finance	Company License Sale of Checks and Money Transmitter License
Montana Division of Banking and Financial Institutions	Deferred Deposit Lender License Escrow Business License Independent Contractor Entity License Mortgage Broker License Mortgage Lender License Mortgage Servicer License
Nebraska Department of Banking and Finance	Delayed Deposit Services License Mortgage Banker License Mortgage Banker Registration Installment Loan License Installment Sales License Money Transmitter License
Nebraska Secretary of State	Collection Agency License
Nevada Division of Mortgage Lending	Exempt Company Registration Mortgage Banker License Mortgage Broker License Mortgage Servicer License Supplemental Mortgage Servicer License Mortgage Company License

Updated: 7/29/2025

NMLS ESB Adoption Table

Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
Nevada Financial Institutions Division	Money Transmitter License *** Revised ESB effective 9/15/2025***** Collection Agency License Foreign Collection Agency Registration Consumer Litigation Funding Debt Management License Deferred Deposit Loans, High-Interest Loans, Title Loans and Check Cashing Services Licensees Student Loan Servicer License Earned Wage Access Service Provider License
New Hampshire Banking Department	Sales Finance Company License Small Loan Lender License Mortgage Servicer License Mortgage Banker License Mortgage Broker License Money Transmitter License Debt Adjuster License Motor Vehicle Retail Seller License
New Jersey Department of Banking & Insurance	Mortgage Servicer License RMLA-Licensed Mortgage Servicer Registration Student Loan Servicer & Federal Contact SLS

Updated: 7/29/2025

NMLS ESB Adoption Table

Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
North Carolina Office of the Commissioner of Banks	Money Transmitter License Mortgage Broker License Mortgage Lender License Mortgage Servicer License
North Dakota Department of Financial Institutions	Collection Agency License Debt Settlement Service Provider License Exempt Company Registration Money Broker License Money Transmitter License
Ohio Division of Financial Institutions	Money Transmitter License Precious Metals Dealer Residential Mortgage Lending Act Letter of Exemption Residential Mortgage Lending Act Certificate of Registration Short-Term Lender License Short-Term Lender Nonprofit License Third Party Processing and/or Underwriting Company Exemption Credit Services Organization Certificate of Registration
Oklahoma Department of Consumer Credit	Mortgage Lender License Small Lender License

Updated: 7/29/2025

NMLS ESB Adoption Table

Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
Oregon Division of Financial Regulation	Collection Agency Registration Consumer Finance License Consumer Finance Registration Debt Management Service Provider Registration Exempt Company Registration Money Transmitter License Mortgage Lending License Mortgage Servicer License (MSL) Student Loan Servicer License
Rhode Island Department of Business Regulation	Check Cashier License Debt Collector Debt Management Services Registration Electronic Money Transfers Lender License Loan Broker License Sales of Checks Small Loan Lender Third Party Loan Servicer License Student Loan Servicer Registration Currency Transmitter License
South Carolina Department of Consumer Affairs	Mortgage Broker License

Updated: 7/29/2025

NMLS ESB Adoption Table

Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
South Carolina State Board of Financial Institutions	Mortgage Lender/Servicer License
South Carolina Office of the Attorney General	Money Transmitter License
South Dakota Division of Banking	Exempt Mortgage Company Registration Mortgage Brokerage License Mortgage Lender License Money Lender License Money Transmitter License
Tennessee Department of Financial Institutions	Industrial Loan & Thrift Registration Money Transmitter License Flexible Credit License Title Pledge Lender License Mortgage License
Texas Department of Savings and Mortgage Lending	Residential Mortgage Loan Servicer Registration
Texas Department of Banking	Money Transmitter License
Utah Department of Financial Institutions	Money Transmitter License

Updated: 7/29/2025

NMLS ESB Adoption Table

Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
Virginia Bureau of Financial Institutions	Money Order Seller & Money Transmitter License Qualified Education Student Loan Servicer Qualified Education Loan Servicer – Federal Contractor Money Order Seller and Money Transmitter License Lender License Broker License
Vermont Department of Financial Regulation	Debt Adjuster (DA) Lender License (LL) Loan Servicer License (LS) Loan Solicitation License (LSL) Mortgage Broker License (MB) Mortgage Broker Sole Proprietor License (MBSP) Money Transmitter (MT) Litigation Funding Registration (LF)
Washington Department of Financial Institutions	Check Casher w/ Small Loan Endorsement (CC) Consumer Loan Company License (CLC) Currency Exchanger License (CE) Money Transmitter License (MT)
West Virginia Division of Financial Institutions	Money Transmitter License Mortgage Lender License Mortgage Broker License Exempt Company Registration Fintech Regulatory Sandbox Registration

Updated: 7/29/2025

NMLS ESB Adoption Table

Agency Name Conversion Plans Available via Links Below	Company License Type *Branch Bonds are Not Accepted*
Wisconsin Department of Financial Institutions	Mortgage Banker License Mortgage Broker License Money Transmitter License Sales Finance Company License Sales Finance Company License (Depository Institution) Earned Wage Access Provider License Collection Agency License Currency Exchange License Currency Exchange Registration (Main Office No-Activity)
Wyoming Division of Banking	Exempt Company Registration Money Transmitter License Mortgage Broker License Mortgage Lender/Broker License Consumer Lender License Collection Agency License (CAL)

Updated: 7/29/2025