

LICENSING AND REGISTRATION APPLICATION INSTRUCTIONS  
LICENSES ISSUED UNDER CHAPTER 559 FLORIDA STATUTES  
**COMMERCIAL COLLECTION AGENCY**

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“Commercial collection agency” means any person engaged, as a primary or secondary business activity, in the business of soliciting commercial claims for collection or in the business of collecting commercial claims, asserted to be owed or due to another person, regardless of whether the collection efforts are directed at the primary debtor or some other source of payment.

**REGISTRATION PERIOD: JANUARY 1- DECEMBER 31, annually**

Initial registrations issued on or after January 1, will be effective through December 31 of that year. Example: A registration issued June 15 would remain effective only through December 31 of the year in which the registration was issued. Registration not renewed by December 31 will expire. **REGISTRATION/ RENEWAL FEE: \$500**

All fees are **NON-REFUNDABLE** and NON-TRANSFERABLE. Fees are NOT pro-rated for a partial year of registration.

**HOW TO COMPLETE YOUR APPLICATION FORM**

STEP 1: The Office of Financial Regulation has implemented the Regulatory Enforcement and Licensing System (REAL) to allow applicants to file applications and fees online. Filing online applications is the most efficient method to obtain a license and reduces the need for licensing staff to manually enter your licensing information. To file your application online through REAL go to <https://real.flofr.gov>. The online process accepts credit cards (Visa and MasterCard) and ACH using a checking account.

To apply for a license or renew/manage a license:

- Register to use online services
- Create your account. Be sure to maintain your Username and Password in a secure place.
- In your WORKSPACE, select APPLY FOR A LICENSE/REGISTRATION
- Select the registration type you are applying for from the drop down list and click continue.

Please review the application type to ensure that you are submitting the correct registration application form for the business you transact. All applications fees are NON REFUNDABLE.

STEP 2: Accurately complete the application:

**ANY INCORRECT INFORMATION WILL CAUSE A DELAY IN THE PROCESSING OF THE APPLICATION.**

**UPLOAD NEW FILE:** After clicking Save and Continue on your on line application click upload new file to submit a copy of your bond and answers to questions 7 and 12. The originally executed surety bond must be mailed to:

Office of Financial Regulation  
Bureau of Regulatory Review  
200 East Gaines Street  
Tallahassee, FL 32399-0376

**FOR QUESTIONS REGARDING THE ONLINE APPLICATION PROCESS CONTACT THE OFFICE OF FINANCIAL REGULATION AT 850-410-9895.**