

**AGENDA
FINANCIAL SERVICES COMMISSION
OFFICE OF FINANCIAL REGULATION**

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June 11, 2024

MEMBERS

Governor Ron DeSantis
Attorney General Ashley Moody
Chief Financial Officer Jimmy Patronis
Commissioner Wilton Simpson

Contact: Ash Mason
Director of Legislative Affairs (OFR)
(850) 410-9601

9:00 A.M.
LL-03, The Capitol
Tallahassee, Florida

ITEM	SUBJECT	RECOMMENDATION
1.	<p>The OFR respectfully requests approval to publish Notices of Proposed Rule to amend Rules 69W-200.001, 69W-200.002, 69W-500.001, 69W-500.005, 69W-500.006, 69W-500.007, 69W-500.008, 69W-500.013, 69W-600.002, 69W-600.0016, 69W-600.0018, 69W-600.0022, 69W-600.0024, 69W-600.0131, 69W-700.001, 69W-700.004, 69W-700.005, 69W-700.008, 69W-700.015 and 69W-1000.001, repeal Rules 69W-100.006, 69W-500.004, 69W-500.011, 69W-500.014, 69W-500.017, 69W-700.003, 69W-700.005, 69W-700.019, 69W-700.022, and 69W-700.031, and create new Rules 69W-XXX-XXX, 69W-500.019 and 69W-500.020, Florida Administrative Code, and approval for final adoption of the same if no member of the public timely requests a rule hearing or if a rule hearing is requested and no notice of change is needed as a result thereof or otherwise.</p> <p>(ATTACHMENT 1)</p>	FOR APPROVAL
2.	<p>The OFR respectfully requests approval to publish Notices of Proposed Rule to amend Rule 69U-100.323, and create a new Rule 69U-100.3231, Florida Administrative Code, and approval for final adoption of the same if no member of the public timely requests a rule hearing or if a rule hearing is requested and no notice of change is needed as a result thereof or otherwise.</p> <p>(ATTACHMENT 2)</p>	FOR APPROVAL
3.	<p>The OFR respectfully requests approval to publish Notices of Proposed Rule to amend Rules 69V-40.002, 69V-40.0312, 69V-40.0313, 69V-40.176, and create a new Rule 69V-40.070, Florida Administrative Code, and approval for final adoption of the same if no member of the public timely requests a rule hearing or if a rule hearing is requested and no notice of change is needed as a result thereof or otherwise.</p> <p>(ATTACHMENT 3)</p>	FOR APPROVAL

ATTACHMENT 1

**FINANCIAL SERVICES COMMISSION
OFFICE OF FINANCIAL REGULATION**

**AGENDA ITEM #_1_: REQUEST APPROVAL TO PUBLISH NOTICES OF PROPOSED RULE AND FILE
FOR FINAL ADOPTION**

Action Requested:

The OFR respectfully requests approval to publish Notices of Proposed Rule to:

1. Amend Rules 69W-200.001, 69W-200.002, 69W-500.001, 69W-500.005, 69W-500.006, 69W-500.007, 69W-500.008, 69W-500.013, 69W-600.002, 69W-600.0016, 69W-600.0018, 69W-600.0022, 69W-600.0024, 69W-600.0131, 69W-700.001, 69W-700.004, 69W-700.005, 69W-700.008, 69W-700.015 and 69W-1000.001, Florida Administrative Code (F.A.C.).
2. Repeal Rules 69W-100.006, 69W-500.004, 69W-500.011, 69W-500.014, 69W-500.017, 69W-700.003, 69W-700.005, 69W-700.019, 69W-700.022, and 69W-700.031, F.A.C.
3. Add new Rules 69W-XXX-XXX, 69W-500.019 and 69W-500.020, F.A.C.

Summary and Justification of Rules:

The OFR proposes to repeal Rule 69W-100.006, F.A.C., because it is antiquated and no longer necessary or utilized.

The OFR proposes to amend Rule 69W-200.001, F.A.C., for consistency, to implement Chapter 2024-168, Laws of Florida,¹ to conform the definition of “development-stage company” to federal law, and to delete unnecessary definitions.

The OFR incorporates by reference several general industry standards into its rules. Over time these industry standards are revised and updated, consequently OFR now proposes to amend Rule 69W-200.002, F.A.C., to incorporate the current versions of those industry standards.

¹ Chapter 2024-168, Laws of Florida, significantly revises chapter 517, Florida Statutes, and among other things, specifically revises the list of exempt securities; revises the list of exempt securities transactions; revises the Interstate Crowdfunding Exemption and renames it the Florida Limited Offering Exemption, creates a new Florida Invest Local Exemption; creates a new section allowing for pre-offering communications; authorizes enforcement actions against aiders and abettors and control persons; and increases penalties.

The OFR proposes to create new Rule 69W-XXX.XXX, F.A.C., and to adopt new form OFR-SGFund, Application for Payment for the Securities Guaranty Fund, and form OFR-SGFund-A, Assignment of Right, Title and Interest in Judgment in Connection with Recovery from Securities Guaranty Fund to implement Chapter 2024-168, Laws of Florida, which made significant revisions to the Securities Guaranty Fund.

The OFR proposes to amend Rule 69W-500.001, 69W-500.005, 69W-500.006, 69W-500.007, 69W-500.008, and 69W-500.013, F.A.C., and to repeal Rules 69W-500.004, 69W-500.011, 69W-500.014, and 69W-500.017, F.A.C., to implement Chapter 2024-168, Laws of Florida, and to consolidate rules concerning the terms of an offering pursuant to section 517.061(10), Florida Statutes, into one rule, and for clarity.

The OFR proposes to create new Rule 69W-500.019, F.A.C., to implement new subsection 517.061(11), Florida Statutes, which was adopted by Chapter 2024-168, Laws of Florida, and provides an exemption for offers or sales of securities meeting certain conditions and made only to accredited investors.

The OFR proposes to create new Rule 69W-500.020, F.A.C., to implement new section 517.0612, Florida Statutes, which was adopted by Chapter 2024-168, Laws of Florida, and provides an exemption for offers or sales of securities meeting certain conditions so long as the offering does not exceed \$500,000.

The OFR proposes to amend Rules 69W-600.002, 69W-600.0022, and 69W-600.0024, F.A.C., to incorporate amended Form OFR-MIL-001, Office of Financial Regulation Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification, to require that the form and all supporting documentation be submitted to the Office via email and to conform to Chapter 2023-205, Laws of Florida, which eliminated the requirement that issuer/dealers register with the Office.

The OFR proposes to amend Rule 69W-600.0018, F.A.C., to implement changes made to the Florida Limited Offering Exemption, formerly Florida Intrastate Crowdfunding, by Chapter 2024-168, Laws of Florida, and to incorporate Form FLO, Notice of Florida Limited Offering Exemption, formerly Form FL-CI, Notice of Crowdfunding Issuer Offering, and Supplement FLO, Preparing a

Disclosure Statement for a Florida Limited Offering, formerly Supplement CI, Preparing a Disclosure Statement for a Florida Intrastate Crowdfunding Offering.

The OFR proposes to amend Rule 69W-600.00.19, F.A.C., to implement changes made to the Florida Limited Offering Exemption, formerly Florida Intrastate Crowdfunding, by Chapter 2024-168, Laws of Florida, and to incorporate Form FLO-INT, Registration of Florida Limited Offering Intermediary Application, formerly Form FL-INT, registration of Crowdfunding Intermediary Application.

The OFR proposes to amend Rules 69W-600.0016 and 69W-600.0024, F.A.C., to amend the professional designations which satisfy the examination requirements of such rules to conform to the North American Securities Administrators Association (NASAA) model rule pertaining to examination requirements for associated persons of investment advisers and federal covered advisers which was amended May 6, 2024.

The OFR proposes to amend Rule 69W-600.0131, F.A.C., to permit an associated person of an investment adviser to borrow money or securities or lend money or securities to a client under certain limited circumstances and with prior written notice to the investment adviser.

The OFR proposes to amend Rule 69W-700.001, F.A.C., and to repeal Rule 69W-700.022, F.A.C., to incorporate Form OFR-S-1-91, Application for Registration of Securities, Form OFR-S-12-97, SCOR (Small Corporate Offering Registration), and Form OFR-S-7-91, Exhibit 1 (General Issue) amended to implement changes made by Chapter 2024-168, Laws of Florida, and to incorporate the provisions from Rule 69W-700.022, F.A.C., as both rules concern amending an application for the registration of securities.

The OFR proposes to amend Rule 69W-700.002, F.A.C., and repeal Rule 69W-700.003, F.A.C., to consolidate the rules into one rule as both rules concern the prospectus.

The OFR proposes to amend Rule 69W-700.004, F.A.C., and repeal Rule 69W-700.031, F.A.C., to consolidate the rules into one rule as both rules concern the offer of securities prior to registration.

The OFR proposes to amend Rule 69W-700.005, F.A.C., to conform to Chapter 2024-168, Laws of Florida, by bringing the requirements in line with the NASAA statements of policy.

The OFR proposes to amend Rule 69W-700.008, F.A.C., to remove an inaccurate citation.

The OFR proposes to amend Rule 69W-700.015, F.A.C., to use the term “stage” for consistency.

The OFR proposes to repeal Rule 69W-700.019, F.A.C, because sales reports are not required by Chapter 517, F.S.

The OFR proposes to amend Rule 69W-1000.001, F.A.C., to clarify when the Office may consider mitigating and aggravating circumstances in determining an appropriate sanction for each violation of a ground for disciplinary action and to implement Chapter 2024-168, Laws of Florida, by amending the fines imposed on natural persons and business entities for each violation of a ground for disciplinary both in the Rule and in the Disciplinary Guidelines incorporated therein.

The OFR proposes to update cross-references throughout the proposed rules.

Proposed Text of Rules:

69W-100.006 Projected Financial Statements or Presentations.

Rulemaking Authority 517.03 FS. Law Implemented 517.051, 517.061, 517.081 FS. History—New 12-5-79, Formerly 3E-100.06, 3E-100.006, Repealed.

69W-100.006 Projected Financial Statements or Presentations.

~~Financial statements or presentations will be acceptable for use in offerings by issuers when:~~
(1) The Financial Statements or Presentations are provided to investors; and,
(2) Adequate disclosure as to the assumptions upon which such projected statements are based is provided in type at least as large as that used generally in the body of the statement.

Rulemaking Authority 517.03 FS. Law Implemented 517.051, 517.061, 517.081 FS. History—New 12-5-79, Formerly 3E-100.06, 3E-100.006.

69W-200.001 Definitions.

As used in Chapter 517, F.S., and the rules promulgated thereunder, unless the context otherwise specifically requires:

(1) through (3) No change.

(4) “Applicant” means ~~shall mean~~ a person executing or submitting an application for registration under Chapter 517, F.S.

(5)(a) “Associated person” as defined in 517.021(4) ~~517.021(3)~~, F.S., shall include any person who for compensation refers for the purchase or sale of securities and/or of investment advisory services. A person whose activities fall within this definition is required to register with the Office of Financial Regulation as an associated person pursuant to Section 517.12(1) or (3), F.S.

(b) No change.

(6) “Bona Fide Employee” includes an employee, is deemed to be a partner, officer, director, manager, managing member, or trustee representing of the issuer in the purchase, sale, or distribution of the issuer’s own securities if such employee, partner, officer, director, manager, managing member, or trustee, or any employee of such partner, officer, director or trustee, who has not participated in the distribution or sale of any securities within the preceding twelve (12) months and, and who primarily performs, or is intended to perform at the end of the distribution, substantial duties for, or on behalf of the issuer, other than in connection with transactions in securities.

(7)(a) Except as otherwise provided in this subsection, the term “Branch Office” means shall mean any location in this state of a dealer or investment adviser at which one or more associated persons regularly conduct the business of rendering investment advice or effecting any transactions in, or inducing or attempting to induce the purchase or sale of, any security or any location that is held out as such. Pursuant to Section 517.021(6) ~~517.021(5)~~, F.S., the Financial Services Commission may adopt exceptions to this definition. The following locations shall not be deemed branch offices for purposes of Section 517.12(4), F.S., and are considered exceptions to the definition of a branch office under Section 517.021(6) ~~517.021(5)~~, F.S.:

1. through 2. No change.

3. Any location, other than a primary residence, that is used for securities business for less than 30 business days in any one calendar year, provided the registrant complies with the provisions of this rule in sub-subparagraphs (7)(a)2.a. ~~(8)(a)2.a.~~ through i., above;

4. through 7. No change.

8. The principal office and place of business of an investment adviser registered with the Office of Financial Regulation pursuant to Section 517.12(3) ~~517.12(4)~~, F.S.

9. No change.

(b) Notwithstanding the exclusions provided in subparagraph (7)(a)2. ~~(8)(a)2.~~, above, any location of a dealer that is responsible for supervising the activities of persons associated with the registrant at one or more non-branch locations of the registrant is considered to be a branch office.

(c) The term “business day” as used in subparagraph (7)(a)3. ~~(8)(a)3.~~, above, shall not include any partial business day provided that the associated person spends at least four hours on such business day at his or her designated branch office during the hours that such office is normally open for business.

(8) ~~“Carrying Dealer” means any dealer maintaining a fully/principally disclosed agreement/arrangement with an introducing dealer, whereby the carrying dealer is responsible for customer monies and securities, and confirms transactions to the customer accounts introduced; such dealer who carries accounts for Florida residents must be registered pursuant to the provisions of Section 517.12, F.S.~~

~~(9) “Development-Stage Company Developmental Stage Entities” means a company shall be defined as those entities which devotes are devoting substantially all of its efforts to establishing a new business and for which either of the following conditions exist exists:~~

~~(a) Planned principal operations have not commenced.; or~~

~~(b) Planned principal operations have commenced, but there has been no significant revenue therefrom whose annual net earnings for each of the last two (2) consecutive fiscal years or whose average annual net earnings for the last five (5) fiscal years prior to the public offering have been less than five percent (5%) of the aggregate public offering.~~

~~(9)~~ (10) “Dilution” for purposes of Rules 69W-700.008 and 69W-700.015, F.A.C., shall be determined by subtracting the maximum sales commissions and expenses set forth in the prospectus from the gross proceeds of the offering and adding the net worth prior to the offering. Divide this sum by the total number of shares to be outstanding at the conclusion of the offering to determine book value. Subtract the book value from the proposed offering price and divide the result by the proposed offering price to arrive at the percentage of dilution. For the purpose of calculating “dilution” or “book value,” intangible assets such as patents, copyrights, franchises, trademarks, operating rights and goodwill are deducted from total assets.

Dilution Formula:

NP	=	Gross Proceeds minus Maximum Sales Commissions and Expenses
NW	=	Net Worth prior to the offering
TS	=	Total Number of shares to be outstanding after a successful offering
BV	=	Book Value
OP	=	Offering Price

Example:

$$\frac{NP + NW}{TS} = BV$$

$$\frac{OP - BV}{OP} = \text{Dilution}$$

~~(10)~~ (11) “Independent Director” shall be defined as a member of the issuer’s board of directors who:

- (a) No change,
- (b) Is not a promoter as defined in Section ~~517.021(22)(b)~~ 517.021(20)(b), F.S.; and,
- (c) No change.

~~(12) “Introducing Dealer” means any dealer maintaining a formal agreement/arrangement with another dealer whereby the introducing dealer does not carry (i.e., holds funds or securities, or confirms transactions) customer accounts; such dealer who introduces Florida resident accounts must be registered pursuant to Section 517.12, F.S.~~

~~(11)~~ (13) “Issuer” for purposes of Rules 69W-400.001, 69W-500.005, 69W-500.006 and 69W-500.008, F.A.C., shall not include a promoter of the issuer.

~~(12)~~ (14) “Principal Office” or “Home Office” ~~means shall mean~~ the place where the chief or principal affairs and business of the applicant or registrant are transacted.

~~(13)~~ (15) “Promoter” shall not include a person with respect to an issuer which is duly qualified to transact business under the laws of the jurisdiction in which it is organized and which has actively been engaged in business for a continuous period of one year.

~~(14)~~ (16) “Qualified Institutional Buyer” for purposes of Section 517.061(7), F.S., shall be defined as provided in Securities and Exchange Commission rule 144A(a) (17 C.F.R. §230.144A(a)), which is incorporated by reference in Rule 69W-200.002, F.A.C.

~~(15)~~ (17) “Registrant” ~~means shall mean~~ an applicant for whom a registration has been declared effective by the Office of Financial Regulation.

~~(16)~~ (18) “Reportable Act” ~~means shall mean~~:

- (a) through (d) No change.

(17) ~~(19)~~ “Securities Act of 1933,” 15 U.S.C. §§77a through 77mm, “Securities Exchange Act of 1934,” 15 U.S.C. §§78a through 78oo, “Investment Company Act of 1940,” 15 U.S.C. §§80a-1 through 80a-64, “Investment Advisers Act of 1940,” 15 U.S.C. §§80b-1 through 80b-21, and “Internal Revenue Code,” 26 U.S.C. Subtitles A through K, mean ~~means~~ the federal statutes of those names.

Rulemaking Authority 517.03(1) FS. Law Implemented 517.07, 517.12, 517.021, 517.051, 517.061, 517.081, 517.161 FS. History—New 12-5-79, Amended 9-20-82, Formerly 3E-200.01, Amended 12-8-87, 10-14-90, 7-31-91, 6-16-92, 1-10-93, 5-5-94, 10-20-97, 8-9-98, 8-19-99, 10-30-03, Formerly 3E-200.001, Amended 5-15-07, 9-30-10, 11-11-13, 9-22-14, 11-15-16, 1-18-21, 2-14-23, 3-21-24,

69W-200.002 General Industry Standards Incorporated by Reference.

The following general industry standards as expressed in the statutes, rules and regulations of the various federal and self-regulatory agencies and regulatory associations and referenced in Division 69W, F.A.C., are hereby incorporated by reference and adopted by this rule. The material incorporated by reference in this rule may also be obtained from the Florida Office of Financial Regulation (Office), Division of Securities’ website at <https://flofr.gov/sitePages/MaterialsDS.htm>, except where noted for copyright restrictions. Materials subject to copyright restrictions may be inspected and examined by contacting the Florida Office of Financial Regulation, Division of Securities, at 200 E. Gaines Street, Tallahassee, Florida 32399, (850) 487-9687 or the Florida Department of State at 500 S. Bronough Street, Tallahassee, Florida 32399, (850) 245-6500.

(1) through (13) No change.

(14) SEC Rules 134, 134a, 135a, 144, 156, 419, 481 and 482, (17 C.F.R. §§230.134, 230.134a, 230.135a, 230.144, 230.156, 230.419, 230.481 and 230.482) (~~4-1-23 4-1-22~~ edition as amended in ~~87 FR 72846-72847 (Nov. 25, 2022) and 88 FR 17710 (Mar. 24, 2023)~~), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
~~<http://www.flrules.org/Gateway/reference.asp?No=Ref-16481>.~~

(15) through (22) No change.

(23) SEC Rules 10b-1, 10b-3, 10b-5, 10b5-1, 10b5-2, 10b-9, 10b-10, 10b-16, 10b-17, 10b-18, and 10b-21 (17 C.F.R. §§240.10b-1, 240.10b-3, 240.10b-5, 240.10b5-1, 240.10b5-2, 240.10b-9, 240.10b-10, 240.10b-16, 240.10b-17, 240.10b-18, and 240.10b-21) (~~4-1-23 4-1-14~~ edition), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
~~<http://www.flrules.org/Gateway/reference.asp?No=Ref-04538>.~~

(24) through (27) No change.

(28) SEC Rule 15c3-3 and Exhibit A (17 C.F.R. §§240.15c3-3 and 240.15c3-3a) (~~4-1-23 4-1-21~~ edition), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
~~<http://www.flrules.org/Gateway/reference.asp?No=Ref-15091>.~~

(29) through (34) No change.

(35) Regulation M (17 C.F.R. §§242.100 through 242.105) (~~4-1-23 4-1-22~~ edition as amended in ~~88 F.R. 39994 (June 20, 2023)~~), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
~~<http://www.flrules.org/Gateway/reference.asp?No=Ref-16484>.~~

(36) through (38) No change.

(39) SEC Rules 204-1, 204-2, 204-3, 205-1, 205-2, 205-3, 206(3)-1, 206(3)-2, 206(4)-1 (17 C.F.R. §§275.204-1; 275.204-2; 275.204-3; 275.205-1; 275.205-2; 275.205-3; 275.206(3)-1; 275.206(3)-2; 275.206(4)-1 (~~4-1-23 4-1-21~~ edition as amended in ~~86 FR 13024, 13138-13142 (Mar. 5, 2021) and 87 F.R. 22444, 22447 (April 15, 2022)~~), accessible at

<http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
<http://www.flrules.org/Gateway/reference.asp?No=Ref-15095>.

(40) No change.

(41) FINRA Rules 1020 and 1240 (existing as of 5-7-24 ~~7-5-23~~), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
<http://www.flrules.org/Gateway/reference.asp?No=Ref-16486>.

(42) FINRA Rule 2000 Series (2010 through 2370) (existing as of 5-7-24 ~~7-5-23~~), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
<http://www.flrules.org/Gateway/reference.asp?No=Ref-16489>.

(43) FINRA Rule 3000 Series (3110 through 3310) (existing as of 5-7-24 ~~7-5-23~~), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
<http://www.flrules.org/Gateway/reference.asp?No=Ref-16490>.

(44) FINRA Rule 4000 Series (4110 through 4590) (existing as of 5-7-24 ~~7-5-23~~), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
<http://www.flrules.org/Gateway/reference.asp?No=Ref-16491>.

(45) FINRA Rule 5000 Series (5110 through 5350) (existing as of 5-7-24 ~~7-5-23~~), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
<http://www.flrules.org/Gateway/reference.asp?No=Ref-16493>.

(46) FINRA Rule 6000 Series (6110 through 6898) (existing as of 5-7-24 ~~7-5-23~~), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
<http://www.flrules.org/Gateway/reference.asp?No=Ref-16494>.

(47) FINRA Rule 7000 Series (7110 through 7730) (existing as of 5-7-24 ~~7-5-23~~), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
<http://www.flrules.org/Gateway/reference.asp?No=Ref-16495>.

(48) FINRA Rule 11000 Series (11100 through 11900) (existing as of 5-8-24 ~~7-5-23~~), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
<http://www.flrules.org/Gateway/reference.asp?No=Ref-16496>.

(49) MSRB Definitional Rules D-1 to D-15, and General Rules G-1 to G-48 (existing as of 10-1-23 ~~10-1-22~~), accessible at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>
<http://www.flrules.org/Gateway/reference.asp?No=Ref-16497>.

(50) through (53) No change.

Rulemaking Authority 517.03(1), 517.1215(2), 517.1217 FS. Law Implemented 517.081, 517.12(4), 517.1215, 517.1217, 517.161(1) FS. History—New 9-22-14, Amended 5-6-15, 11-26-19, 1-18-21, 2-14-23, 3-21-24, _____.

Rule 69W-XXX.XXX Application for Payment from Securities Guaranty Fund

(1) An eligible person, or a receiver on behalf of an eligible person, seeking payment from the Securities Guaranty Fund shall file with the Office a written application by submitting Form OFR-SGFund, Application for Payment from the Securities Guaranty Fund (10/24), electronically on the Office of Financial Regulation (Office) website at <https://real.flofr.gov> through the Regulatory Enforcement and Licensing (REAL) System. An application filed through the REAL System shall be deemed received on the date the Office issues to the applicant a confirmation of submission. The application shall include all information required by such form, as required by Section 517.131, F.S. The application shall include:

(a) Form OFR-SGFund, Application for Payment from the Securities Guaranty Fund (10/24), which is hereby incorporated by reference and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> or from the Office at

<https://flofr.gov/sitePages/MaterialsDS.htm>;

(b) The following documents, where applicable:

1. A copy, as amended, of its articles of incorporation, articles of organization, trust agreement, or partnership agreement;

2. A copy of any final judgment giving rise to the applicant's eligibility under Section 517.131(3)(a), F.S.; and

3. A copy of any restitution order pursuant to Section 517.191(3)(b), F.S., giving rise to the receiver's eligibility under Section 517.131(3)(b), F.S.

(2) Failure to complete an application under subsection (1) within sixty (60) days shall result in the application being abandoned, which shall result in the application being removed from further consideration by the Office and closed.

(3) Upon receipt by the eligible person or receiver of notice of the Office's decision that the eligible person's or receiver's application for payment from the Securities Guaranty Fund is approved, and before any disbursement, the eligible person or receiver shall assign to the Office all right, title, and interest in the final judgment or order of restitution equal to the amount of such payment by filing Form OFR-SGFund-A, Assignment of Right, Title and Interest in Judgment in Connection with Recovery from Securities Guaranty Fund, (10/24) electronically on the Office of Financial Regulation (Office) website at <https://real.flofr.gov> through the Regulatory Enforcement and Licensing (REAL) System. A sample form is hereby incorporated by reference and available at XXX and from the Office at XXX.

Rulemaking Authority 517.131(7), FS. Law Implemented 517.131 FS. History—New 10-XX-24.

69W-500.001 ~~Integration of Offers and Sales Under Section 517.061(10), F.S.; Offers and Sales.~~

~~(1) Generally, an offer or sale pursuant to an exemption provided by Section 517.061, F.S., shall not be integrated with any other offer or sale which is exempt under any other exemption provided by Section 517.061, F.S., for the purposes of determining the availability of either such exemption. However, the determination as to whether sales of securities, made in reliance upon an exemption under Section 517.061(11), F.S., are a part of a larger or single offering which would be required to be integrated with such sales, the following factors shall be considered:~~

~~(a) Whether the offers or sales are part of a single plan of financing;~~

~~(b) Whether the offers or sales involve issuance of the same class of security;~~

~~(c) Whether the offers or sales are made at or about the same time;~~

~~(d) Whether the same type of consideration is to be received;~~

~~(e) Whether the offers or sales are made for the same general purpose; and,~~

~~(f) Whether the offers or sales are made as part of a scheme or device to violate or evade any of the provisions of this act.~~

~~(2) Offers or sales made pursuant to Section 517.061(11), F.S., shall not be integrated with offers or sales made by the issuer or on the issuer's behalf pursuant to a subsequent offering under Section 517.081, F.S., or sold pursuant to a registration statement effective under the Securities Act of 1933, provided the issuer has terminated all offers or sales made pursuant to Section 517.061(11), F.S., prior to the submission of the application for registration. Offers or sales made pursuant to Section 517.061(11), F.S., following an offering registered under Section 517.081, F.S., may or may not be integrated with such an offering registered under Section 517.081, F.S., or sold pursuant to a registration statement effective under the Securities Act of 1933, depending upon the facts and circumstances in each case.~~

~~(3) Securities registered with another jurisdiction may be sold in Florida pursuant to Section 517.061(10) 517.061(11), F.S., provided all requirements of Section 517.061(10) 517.061(11), F.S., and rules thereunder are complied with.~~

~~(2) The following purchasers shall be excluded in computing the number of purchasers for purposes of Section 517.061(10), F.S.:~~

~~(a) The issuer, including any promoter of that issuer;~~

~~(b) Any general partner of a limited partnership, regardless of the types of interest in the limited partnership purchased or held by the general partner;~~

~~(c) Any purchaser with whom the transaction was consummated outside the State of Florida.~~

~~(3) An issuer of securities who elects to offer or sell its own securities pursuant to Section 517.061(10), F.S., may register as a dealer pursuant to Section 517.12(1), F.S. The issuer shall comply with the rules of the Financial Services Commission for registration as a dealer as set forth under Rule 69W-600.001, F.A.C., in addition to the following requirements:~~

~~(a) The financial statements required for registration as a dealer must be prepared in accordance with the provisions of Rule 69W-600.0151(4), F.A.C.~~

~~(b) Since the securities will not be registered, a copy of the disclosure document for each offering must be submitted although no determination will be made as to the merits of the securities.~~

~~(c) The outside front page of the disclosure document shall bear the following in bold face type: "THE SECURITIES BEING OFFERED HAVE NOT BEEN REGISTERED WITH THE OFFICE OF FINANCIAL REGULATION. THE FIRM IS REGISTERED AS A DEALER TO SELL ITS OWN SECURITIES."~~

Rulemaking Authority 517.03 FS. Law Implemented 517.061(10) 517.061(11) FS. History—New 12-5-79, Amended 9-20-82, Formerly 3E-500.01, Amended 7-31-91, Formerly 3E-500.001, Amended _____.

69W-500.004 Computation of Number of Purchasers for Purposes of Section 517.061(11), F.S.

Rulemaking Authority 517.03 FS. Law Implemented 517.061(11) FS. History—New 12-5-79, Amended 9-20-82, Formerly 3E-500.04, Amended 7-31-91, Formerly 3E-500.004, Amended 5-15-07, 10-29-12, Repealed _____.

69W-500.004 Computation of Number of Purchasers for Purposes of Section 517.061(11), F.S.

~~(1) The following purchasers shall be excluded in computing the number of purchasers for purposes of Section 517.061(11), F.S.:~~

~~(a) The issuer, including any promoter of that issuer;~~

~~(b) Any General Partner of a Limited Partnership, regardless of the types of interest in the Limited Partnership purchased or held by the General Partner;~~

~~(c) Any purchaser with whom the transaction was consummated outside the State of Florida.~~

~~(2) For purposes of Section 517.061(11), F.S., there shall be counted as one purchaser any corporation, partnership, joint stock company, trust or unincorporated organization, except that if such entity was organized for the specific purpose of acquiring the securities offered, each beneficial owner of equity interests or equity securities in such entity shall count as a separate purchaser.~~

Rulemaking Authority 517.03 FS. Law Implemented 517.061(11) FS. History—New 12-5-79, Amended 9-20-82, Formerly 3E-500.04, Amended 7-31-91, Formerly 3E-500.004, Amended 5-15-07, 10-29-12,_____.

69W-500.005 Disclosure Requirements of Section 517.061(10)(a)3. ~~517.061(11)(a)3~~, F.S.

(1) Transactions by an issuer which do not satisfy all of the conditions of this rule shall not raise any presumption that the ~~exemption~~ ~~exemptions~~ provided by Section 517.061(10) ~~517.061(11)~~, F.S., is not available for such transactions. Attempted compliance with this rule does not act as an election; the issuer can also claim the availability of Section 517.061(10) ~~517.061(11)~~, F.S., outside this rule.

~~(2) The determination as to whether sales of securities are part of a larger offering (i.e., are deemed to be “integrated”) depends on the particular facts and circumstances. In determining whether sales should be regarded as part of a larger offering and thus should be integrated, the facts described in Rule 69W-500.001, F.A.C., should be considered.~~

~~(3) Although sales made pursuant to Section 517.061(11), F.S., and in compliance with this rule, are exempt from the registration provisions of this Act, such exemption does not avoid the anti-fraud provisions of Sections 517.301 and 517.311, F.S.~~

~~(2)~~ (4) The provisions of this rule shall apply only to transactions which are consummated with persons in the State of Florida.

~~(3)~~ ~~(5)~~ The requirement of Section 517.061(10)(a)3. ~~517.061(11)(a)3~~, F.S., that each purchaser, or his representative be provided with or given reasonable access to full and fair disclosure of all material information shall be deemed to be satisfied if either paragraph ~~(3)(a)~~ ~~(5)(a)~~ or (b), are complied with:

(a) Access to or Furnishing of Information. Reasonable access to, or the furnishing of, material information shall be deemed to have been satisfied if prior to the sale a purchaser is given access to the following information:

1. through 2. No change.

3. An opportunity to question the appropriate executive officers, ~~or~~ partners, managers, or managing members.

(b) Disclosure Document ~~Offering Circular~~. At the election of the issuer a disclosure document ~~an offering circular~~ containing the following information may be provided to a purchaser prior to the sale:

1. through 26. No change.

27. A statement indicating that the sale shall be voidable by the purchaser within three days of the sale pursuant to Section 517.061(10)(a)4. ~~as required by Section 517.061(11)(a)5~~, F.S., and the business e-mail address where a purchaser may notify the issuer that a purchaser voids a sale;

28. No change.

~~(4)~~ ~~(6)~~ In the case of an issuer that is subject to the reporting requirements of section 13 or 15(d) of the Securities Exchange Act of 1934, (15 U.S.C. §78m, 78o(d)), the provisions of paragraph ~~(3)(b)~~ ~~(5)(b)~~ of this rule, shall be deemed satisfied by providing the following:

(a) through (b) No change.

~~(5)~~ ~~(7)~~ For purposes of this rule ~~Rule 69W-500.005, F.A.C.~~, the term “Issuer” is defined in Rule 69W-200.001, F.A.C.

Rulemaking Authority 517.03(1) FS. Law Implemented 517.061(10) ~~517.061(11)~~ FS. History—New 12-5-79, Amended 9-20-82, Formerly 3E-500.05, Amended 10-14-90, 7-31-91, Formerly 3E-500.005, Amended 9-22-14,_____.

69W-500.006 Commissions and Compensation Payable in Connection with an Offering Exempted Pursuant to Section 517.061(10) ~~517.061(11)~~, F.S.

(1) ~~Commissions and compensation may be paid for the sale of an issuer's securities to any person who:~~

~~(a) Is registered as a dealer in the State of Florida pursuant to Section 517.12, F.S.~~

~~(b) Is not located in this State and sells to a person not in this State.~~

~~(2) Fees paid to attorneys and accountants and other professionals for professional services rendered in connection with the issuance of securities pursuant to Section 517.061(10), F.S., shall not be deemed to constitute compensation for purposes of Section 517.021(10)(b)7.d. 517.061(11)(a)4., F.S.; however, if fees or compensation are paid for the sale of securities this shall be deemed to constitute compensation for purposes of Section 517.021(10)(b)7.d. 517.061(11)(a)4., F.S., and would require registration of the professional under Section 517.12, F.S.~~

NOTE: The Office of Financial Regulation is deeply concerned about the payment of fees to persons who are acting as dealers but are not registered as such when securities are offered and sold pursuant to Florida's private placement section. The practice of disguising or characterizing these fees as something other than a sales commission not only defeats the availability of the exemption, but also produces an enormous contingent liability for the issuer. Because of these ramifications, an issuer availing itself of the private placement section should be cautious about any fees that are paid to persons who may subsequently be deemed dealers, including such professionals as attorneys, accountants, and offeree representatives.

Rulemaking Authority 517.03 FS. Law Implemented 517.061(10), ~~517.061(11)~~ FS. History—New 12-5-79, Amended 9-20-82, Formerly 3E-500.06, Amended 7-31-91, Formerly 3E-500.006, Amended 3-21-24.

69W-500.007 General Solicitation or General Advertising in Connection with an Offering Exempted Under Section 517.061(10) ~~517.061(11)~~, F.S.

(1) For purposes of Section 517.061(10)(a)2. ~~517.061(11)(a)2.~~, F.S., the requirement that there be no general solicitation or general advertising in connection with an offering exempted under Section 517.061(10) ~~517.061(11)~~, F.S., shall be deemed to relate only to offers made in Florida in reliance upon Section 517.061(10) ~~517.061(11)~~, F.S. General solicitation or general advertising may be made in connection with offers made outside of the State of Florida in reliance upon Section 517.061(10) ~~517.061(11)~~, F.S., where permitted.

(2) Unless deemed not to constitute general solicitation or general advertising pursuant to Section 517.0615, ~~For purposes of Section 517.061(11)(a)2.,~~ F.S., general solicitation or general advertising, shall ~~be deemed to~~ include, but not be limited to, for purposes of Section 517.061(10)(a)2., F.S., the following:

(a) through (b) No change.

(3) No change.

Rulemaking Authority 517.03 FS. Law Implemented 517.061(10) ~~517.061(11)~~ FS. History—New 12-5-79, Amended 9-20-82, Formerly 3E-500.07, Amended 7-31-91, Formerly 3E-500.007, Amended 10-29-12,_____.

69W-500.008 Unsolicited Purchase or Sale of Securities Pursuant to Section 517.061(14) ~~517.061(13)~~, F.S.

(1) For purposes of Section 517.061(14) ~~517.061(13)~~, F.S., the offer or sale of securities in a transaction meeting the requirements of SEC Rule 144 (17 C.F.R. §230.144), which is incorporated

by reference in Rule 69W-200.002, F.A.C., shall be deemed an unsolicited purchase or sale of securities on order of and as agent for another.

(2) For purposes of Section 517.061(14) ~~517.061(13)~~, a promoter or affiliate of an issuer shall not be deemed an underwriter of or an issuer of, or to be engaged in a sale directly or indirectly for the benefit of an issuer with respect to, any securities he has owned beneficially for at least one (1) year.

(3) For purposes of this rule ~~Rule 69W-500.008, F.A.C.~~, the term “Issuer” is defined in Rule 69W-200.001, F.A.C.

Rulemaking Authority 517.03(1) FS. Law Implemented 517.061(14) ~~517.061(13)~~ FS. History—New 12-5-79, Amended 9-20-82, Formerly 3E-500.08, Amended 10-14-90, Formerly 3E-500.008, Amended 9-30-10, 9-22-14, _____.

69W-500.011 Registration of Issuer Under Section 517.061(11), F.S., as Dealer.

Rulemaking Authority 517.03 FS. Law Implemented 517.061(11), 517.12(1) FS. History—New 9-20-82, Formerly 3E-500.11, Amended 7-31-91, Formerly 3E-500.011, Amended 5-6-15, 11-15-16, 3-21-24, Repealed _____.

69W-500.011 Registration of Issuer Under Section 517.061(11), F.S., as Dealer.

~~An issuer of securities who elects to offer or sell its own securities pursuant to Section 517.061(11), F.S., may register as a dealer pursuant to Section 517.12(1), F.S. The issuer shall comply with the rules of the Financial Services Commission for registration as a dealer as set forth under Rule 69W-600.001, F.A.C., in addition to the following requirements:~~

~~(1) The financial statements required for registration as a dealer must be prepared in accordance with the provisions of subsection 69W-600.015(4), F.A.C.~~

~~(2) Since the securities will not be registered, a copy of the offering circular for each offering must be submitted although no determination will be made as to the merits of the securities.~~

~~(3) The outside front page of the offering circular shall bear the following in bold face type: “THE SECURITIES BEING OFFERED HAVE NOT BEEN REGISTERED WITH THE OFFICE OF FINANCIAL REGULATION. THE FIRM IS REGISTERED AS A DEALER TO SELL ITS OWN SECURITIES.”~~

~~*Rulemaking Authority 517.03 FS. Law Implemented 517.061(11), 517.12(1) FS. History—New 9-20-82, Formerly 3E-500.11, Amended 7-31-91, Formerly 3E-500.011, Amended 5-6-15, 11-15-16, 3-21-24.*~~

69W-500.013 Exemption/Mobile Home Parks/Limited Purpose Stock Offering.

Transactions which involve the offer or sale of stock, bonds, or other instruments deemed to be securities as defined in Section 517.021(25) ~~517.021(23)~~, F.S., offered or sold by or on behalf of a non-profit organizations ~~corporation~~ consisting solely of property owners of a singular mobile home park, where the securities evidence interest in the organization ~~shares of the corporation~~, are hereby exempted from the registration requirements of Section 517.07, F.S., provided that such securities meet and comply with all of the following criteria:

(1) No change.

(2) That the solicitation and subsequent sale of securities is made exclusively by the non-profit organization ~~corporation~~ to persons retaining a property interest in the mobile home park and no form of general solicitation or general advertisement is instituted.

(3) through (4) No change.

Rulemaking Authority 517.03 FS. Law Implemented 517.061(21) 517.061(19) FS. History–New 1-8-86, Amended 7-31-91, Formerly 3E-500.013, Amended 9-30-10, 10-29-12, _____.

69W-500.014 Court Approved Transactions.

Rulemaking Authority 517.03(1), 517.061(18) FS. Law Implemented 517.061(19) FS. History–New 3-29-92, Formerly 3E-500.014, Repealed _____.

69W-500.014 Court Approved Transactions.

~~Any transaction or any act incident to a transaction or reorganization approved by a court of competent jurisdiction in which securities are issued and exchanged for one or more outstanding securities, claims or property interests, cash, or any combination thereof, shall be exempt from the registration provisions of Section 517.07, F.S. Additionally, any person involved in the facilitation of such court approved transaction or reorganization shall be exempt from the registration provisions of Section 517.12, F.S., but only to the extent necessary to carry out such transaction.~~

Rulemaking Authority 517.03(1), 517.061(18) FS. Law Implemented 517.061(19) FS. History–New 3-29-92, Formerly 3E-500.014.

69W-500.017 Compensatory Benefit Plan Exemption.

Rulemaking Authority 517.03(1), 517.061(19) FS. Law Implemented 517.061(19) FS. History–New 11-25-01, Formerly 3E-500.017, Amended 9-30-10, 9-22-14, Repealed _____.

69W-500.017 Compensatory Benefit Plan Exemption.

~~(1) Transactions involving the offer or sale of a security pursuant to a written compensatory benefit plan (or a written compensation contract) or similar plan established by the issuer, its parent, its majority-owned subsidiaries or majority-owned subsidiaries of the issuer’s parent, for the participation of their employees, directors, general partners, trustees, officers, or consultants and advisors, and their family members who acquire such securities from such persons through gifts or domestic relations orders, are exempt from the registration provisions of Section 517.07, F.S., if:~~

~~(a) The sale of the security meets all of the requirements of SEC Rule 701 (17 C.F.R. §230.701), which is incorporated by reference by Rule 69W-200.002, F.A.C.;~~

~~(b) The security is sold pursuant to a plan of a type exempt under section 3(a) of the Securities Act of 1933 (15 C.F.R. §77c.(a)), which is incorporated by reference by Rule 69W-200.002, F.A.C.; or~~

~~(c) The security is effectively registered under sections 6 to 8 of the Securities Act of 1933 (15 U.S.C. §§77f through h), and is offered and sold in compliance with the provisions of section 5 of the Securities Act of 1933 (15 U.S.C. §77e), which are incorporated by reference in Rule 69W-200.002, F.A.C.~~

~~(2) For the purposes of this rule, the terms “compensatory benefit plan” and “family member,” shall have the same meanings as defined in SEC Rule 701 (17 C.F.R. §230.701).~~

~~(3) The purpose of this rule is to provide an exemption from the registration requirements of Section 517.07, F.S., for securities issued in compensatory circumstances. This exemption is not available for plans or schemes to circumvent this purpose, such as to raise capital or to evade the registration provisions of Section 517.07, F.S.~~

~~(4) Issuers and persons making offers and sales of securities that are exempt pursuant to this rule are exempt from the registration requirements of Section 517.12, F.S., provided that:~~

~~(a) All sales of securities are made by a partner, officer, director, trustee of the issuer, its parent, its majority-owned subsidiaries or majority-owned subsidiaries of the issuer’s parent, or any person~~

~~employed by any of the foregoing who primarily performs substantial duties for, on behalf of any of the foregoing, other than in connection with transactions in securities; and,~~

~~(b) No commission or compensation is paid to any person for the sale of the issuer's securities unless such person is registered as a dealer in this state. For the purposes of this rule, regular compensation paid to employees of the issuer for the performance of duties not in connection with transactions in securities shall not be deemed compensation for the sale of the issuer's securities.~~

Rulemaking Authority 517.03(1), 517.061(19) FS. Law Implemented 517.061(19) FS. History—New 11-25-01, Formerly 3E-500.017, Amended 9-30-10, 9-22-14.

69W-500.019 Accredited Investor Exemption

(1) Issuers conducting an offering pursuant to Section 517.061(11), F.S., shall file a notice of transaction, a consent to service of process, and a copy of the general announcement, electronically on the Office of Financial Regulation's website at <https://real.flofr.gov> through the Regulatory Enforcement and Licensing (REAL) System within fifteen (15) days after the first sale is made in this state.

(2) A notice of transaction providing the following information will be deemed to satisfy the requirements of subsection (1):

(a) A statement that the issuer is conducting an offering pursuant to Section 517.061(11), F.S.;

(b) The business name of the issuer;

(c) The issuer's state of incorporation or organization;

(d) The business address of the issuer;

(e) The date of the first sale made in this state; and

(f) Name, phone number, and email address for the person to be contacted about the filing.

(3) A consent to service of civil process, similar to that provided for in Section 517.101, F.S., will be deemed to satisfy the requirements of subsection (1).

Rulemaking Authority 517.03(1), 517.061(11) FS. Law Implemented 516.061(11), FS. History—New

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69W-500.020 Florida Invest Local Exemption.

(1) An issuer of securities under the Florida Invest Local Exemption, Section 517.0612, F.S., shall file electronically on the Office of Financial Regulation's website at <https://real.flofr.gov> through the Regulatory Enforcement and Licensing System (REAL) System no less than five (5) business days before the offering commences, the following:

(a) Notice of Offering Under Florida Invest Local Exemption, Form OFR-FILE (10/24). A sample form is hereby incorporated by reference and available at XXXXX or from the Office at XXXXX.

(b) A copy of the issuer's disclosure statement required by Section 517.0612(8), F.S.

(2) Amendment. If the information contained in the Form OFR-FILE or the disclosure statement becomes inaccurate for any reason, the issuer shall amend the information by filing an amended Form OFR-FILE or disclosure statement with the Office within three (3) business days of the change. Issuers shall amend information by filing an amended Form OFR-FILE or disclosure statement electronically with the Office through the REAL System. Failure to file amendments shall be considered a violation of Section 517.0612(10), F.S.

Rulemaking Authority 517.03(1), 517.0612(10) FS. Law Implemented 516.0612(10), FS. History—New

69W-600.002 Application for Registration as Associated Person (FINRA Dealer).

(1) New Applications.

(a) No change.

(b) An application shall include the following:

1. through 2. No change.

3. Persons requesting a fee waiver as set forth in Section 517.12(9), F.S., shall submit Office of Financial Regulation Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification, Form OFR-MIL-001, effective 10/2024 ~~09/2018~~. A sample form is hereby incorporated by reference and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> or from the Office at ~~XXXXX~~ <http://www.flrules.org/Gateway/reference.asp?No=Ref-09913>. Form OFR-MIL-001 shall be submitted within one hundred eighty (180) days after receipt of the application.

4. through 5. No change.

(2) through (7) No change.

(8) Renewal Requirement.

(a) through (b) No change.

(c) Persons requesting a fee waiver as set forth in Section 517.12(10) F.S., shall submit Office of Financial Regulation Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification, Form OFR-MIL-001, effective 10/2024 ~~09/2018~~. A sample form is hereby incorporated by reference and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> or from the Office at ~~XXXXX~~ <http://www.flrules.org/Gateway/reference.asp?No=Ref-09913>. Form OFR-MIL-001 shall be submitted within one hundred eighty (180) days after receipt of the renewal fees.

(9) through (11) No change.

Rulemaking Authority 517.03(1), 517.12, 517.121(1) FS. Law Implemented 517.12 FS. History—New 9-20-82, Formerly 3E-301.02, Amended 10-15-86, 10-4-88, 6-24-90, 7-29-90, 10-14-90, 8-1-91, 6-16-92, 6-28-93, 11-14-93, 3-13-94, 4-30-96, 12-29-96, 6-22-98, 5-10-00, 9-19-00, 7-31-02, 12-11-03, Formerly 3E-600.002, Amended 3-16-06, 5-15-07, 12-24-07, 12-25-08, 11-22-10, 5-29-12, 11-11-13, 12-29-15, 9-25-18, 11-26-19, 1-18-21, 2-14-23, 3-21-24,_____.

69W-600.0016 Application for Registration as an Investment Adviser (State Registered).

(1) through (5) No change.

(6) Examinations/Qualifications Requirements.

(a) through (e) No change.

(f) The examination requirement for an associated person of an investment adviser designated as principal shall not apply to a principal who currently holds one of the following professional designations:

1. Certified Financial Planner (TM) or (CFP®) awarded by the Certified Financial Planner Board of Standards, Inc.;

2. Chartered Financial Consultant (ChFC) awarded by the American College of Financial Services, ~~Bryn Mawr, PA~~;

3. No change.

4. Chartered Financial Analyst (CFA) awarded by the CFA Institute ~~of Chartered Financial Analysts~~; or

5. Certified Investment Management Analyst (CIMA) awarded by the Investment & Wealth Institute ~~Chartered Investment Counselor (CIC)~~ awarded by the ~~Investment Counsel Association of America, Inc.~~

(7) through (12) No change.

Rulemaking Authority 517.03(1), 517.12, 517.121(1) FS. Law Implemented 517.12 FS. History—New 12-29-15, Amended 11-26-19, 1-18-21, 2-14-23, 3-21-24,_____.

69W-600.0018 Notice-Filing and Requirements for Florida Limited Offering Exemption ~~Intrastate Crowdfunding~~ Issuers.

(1) Notice-filing.

(a) An issuer of securities under the Florida Limited Offering ~~Intrastate Crowdfunding~~ Exemption, Section 517.0611, F.S., shall file the Notice of Florida Limited Offering Exemption ~~Crowdfunding Issuer Offering~~ (Form FLO FL-CI) electronically on the Office of Financial Regulation's (Office)'s website at <https://real.flofr.com> through the Regulatory Enforcement and Licensing (REAL) System. The notice-filing shall include all information required by such form and payment of the statutory fees required by Section 517.0611(5), F.S. The notice-filing shall be deemed received on the date the Office issues a confirmation of submission and payment to the issuer via the Office's website.

(b) A notice-filing shall include the following:

1. Notice of Florida Limited Offering Pursuant to Section 517.0611, Florida Statutes, Form FLO, effective 10/2024 ~~Form FL-CI (10/15)~~. A sample form (~~which includes its instructions, which define certain terms in Section 517.0611, F.S.~~) is hereby incorporated by reference and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> ~~http://www.flrules.org/Gateway/reference.asp?No=Ref-06073~~ or from the Office at <https://flofr.gov/sitePages/documents/XXXXX.pdf> ~~https://flofr.gov/sitePages/documents/FormFL-CI.pdf~~.

2. ~~Documentation required to be uploaded in PDF form to the REAL System as part of the notice filing, including:~~

a. ~~Verification of the issuer's organization under the laws of Florida, pursuant to Section 517.0611(5)(g), F.S.;~~

b. ~~A copy of the issuer's escrow agreement with a financial institution, pursuant to Section 517.0611(8), F.S.; and,~~

e. ~~A copy of the issuer's disclosure statement, pursuant to Section 517.0611(8) 517.0611(7), F.S.~~

3. Statutory fee in the amount required by Section 517.0611(5), F.S.

(2) Amendment of Notice Filing ~~notice filing~~. If the information contained in the Form FLO FL-CI becomes inaccurate for any reason, the issuer shall amend the information by filing an amended Form FLO FL-CI with the Office within ten (10) ~~thirty (30)~~ days of the change. Issuers shall amend information by filing the Form FLO FL-CI electronically with the Office through the REAL System. Failure to file amendments shall be considered a violation of Section 517.0611(6), F.S.

(3) Termination of notice-filing. Where an issuer cancels or terminates its notice-filing for any reason, notice of such fact shall be filed electronically with the Office on the Form FLO FL-CI through the REAL System within ten (10) ~~thirty (30)~~ calendar days of the date of cancellation or termination.

(4) Financial statements. For purposes of subparagraphs 517.0611(8)(k)2. and 3. ~~517.0611(7)(h)2. and 3.~~, F.S.:

(a) through (b) No change.

(5) Disclosure statement. Certain terms used in Section 517.0611(8) 517.0611(7), F.S., regarding the disclosure statement required to be provided by the issuer, are defined in Preparing a

Disclosure Statement for a Florida ~~Limited Intrastate Crowdfunding~~ Offering Pursuant to Section 517.0611, F.S., (Supplement FLO, effective 10/2024 CI). A sample form ~~Supplement CI (10/15)~~ is hereby incorporated by reference as part of this rule and is available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> <http://www.flrules.org/Gateway/reference.asp?No=Ref-06075>, or from the Office at <https://flofr.gov/sitePages/documents/XXXXX.pdf> <https://flofr.gov/sitePages/documents/SupplementCI.pdf>.

Rulemaking Authority 517.03(1), 517.0611 FS. Law Implemented 517.0611 FS. History—New 12-29-15,_____.

69W-600.0019 Registration of Florida Limited Offering ~~Intrastate Crowdfunding~~ Intermediaries.

(1) New Applications.

(a) No change.

(b) An application shall include the following:

1. Registration of Florida Limited Offering Crowdfunding Intermediary Application, Form FLO-INT (10/24), effective 10/2024. ~~FL-INT (10/15)~~ A sample form (which includes its instructions, which define certain terms in Section 517.12(19), F.S.) is hereby incorporated by reference and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> <http://www.flrules.org/Gateway/reference.asp?No=Ref-06074>, or from the Office at <https://flofr.gov/XXXXX> <https://flofr.gov/sitePages/documents/FormFL-INT.pdf>;

2. through 4. No change.

(2) through (7) No change.

Rulemaking Authority 517.03(1), 517.12(19), 517.121(1), 517.1611 FS. Law Implemented 517.12(19), 517.1611 FS. History—New 12-29-15, Amended 1-18-21, 3-21-24,_____.

69W-600.0022 Application for Registration as Associated Person (Non-FINRA Dealer).

(1) New Applications.

(a) No change.

(b) An application shall include the following:

1. through 2. No change.

3. Persons requesting a fee waiver as set forth in Section 517.12(9), F.S., shall submit Office of Financial Regulation Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification, Form OFR-MIL-001, effective 10/2024 ~~09/2018~~. A sample form is hereby incorporated by reference and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> or from the Office at ~~XXXXX~~ <http://www.flrules.org/Gateway/reference.asp?No=Ref-09943>. Form OFR-MIL-001 shall be submitted within one hundred eighty (180) days after receipt of the application.

4. through 5. No change.

(2) through (7) No change.

(8) Renewal Requirement.

(a) through (b) No change.

(c) Persons requesting a fee waiver as set forth in Section 517.12(10) F.S., shall submit Office of Financial Regulation Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification, Form OFR-MIL-001, effective 10/2024 ~~09/2018~~. A sample form is hereby incorporated by reference and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> or form the Office at ~~XXXXX~~ <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>

~~09913.~~ Form OFR-MIL-001 shall be submitted within one hundred eighty (180) days after receipt of the renewal fees.

(9) through (10) No change.

Rulemaking Authority 517.03(1), 517.12, 517.121(1) FS. Law Implemented 517.12 FS. History—New 12-29-15, Amended 9-25-18, 11-26-19, 1-18-21, 2-14-23, 3-21-24, _____.

69W-600.0024 Application for Registration as Associated Person (Investment Adviser and Federal Covered Adviser).

(1) New Applications.

(a) No change.

(b) An application shall include the following:

1. through 2. No change.

3. Persons requesting a fee waiver as set forth in Section 517.12(9), F.S., shall submit Office of Financial Regulation Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification, Form OFR-MIL-001, effective 10/2024 ~~09/2018~~. A sample form is hereby incorporated by reference and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> or from the Office at XXXXX ~~http://www.flrules.org/Gateway/reference.asp?No=Ref-09913.~~ Form OFR-MIL-001 shall be submitted within one hundred eighty (180) days after receipt of the application.

4. through 5. No change.

(2) through (5) No change.

(6) Examinations/Qualifications.

(a) through (e) No change.

(f) The examination requirement for associated persons of an investment adviser or federal covered adviser shall not apply to an applicant who currently holds one of the following professional designations:

1. Certified Financial Planner (TM) or (CFP[®]) awarded by the Certified Financial Planner Board of Standards, Inc.;

2. Chartered Financial Consultant (ChFC) awarded by the American College of Financial Services, ~~Bryn Mawr, PA~~;

3. No change.

4. Chartered Financial Analyst (CFA) awarded by the CFA Institute ~~of Chartered Financial Analysts~~; or

5. Certified Investment Management Analyst (CIMA) awarded by the Investment & Wealth Institute ~~Chartered Investment Counselor (CIC) awarded by the Investment Counsel Association of America, Inc.~~

(7) No change.

(8) Renewal Requirement.

(a) through (b) No change.

(c) Persons requesting a fee waiver as set forth in Section 517.12(10) F.S., shall submit Office of Financial Regulation Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification, Form OFR-MIL-001, effective 10/2024 ~~09/2018~~. A sample form is hereby incorporated by reference and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> or from the Office at XXXXX ~~http://www.flrules.org/Gateway/reference.asp?No=Ref-09913.~~ Form OFR-MIL-001 shall be submitted within one hundred eighty (180) days after receipt of the renewal fees.

(9) through (10) No change.

69W-600.0131 Prohibited Business Practices for Investment Advisers and Their Associated Persons.

(1) The following are prohibited business practices for investment advisers and associated persons pursuant to Section 517.1215(2), F.S., and are deemed violations by an investment adviser or an associated person of an investment adviser under Section 517.161(1)(a), F.S., without limiting that term to the practices specified herein:

(a) No change.

(b) Borrowing money or securities from or lending money or securities to a client unless the associated person provides prior written notice to the investment adviser and the borrowing or lending arrangement meets one of the following conditions: ~~client is a dealer, an affiliate of the investment adviser, or a financial institution engaged in the business of loaning funds.~~

1. The investment adviser is a financial institution engaged in the business of making loans;

2. The client is an affiliate of the investment adviser;

3. The client is a financial institution engaged in the business of loaning funds;

4. The client is a dealer;

5. The client is a parent, grandparent, mother-in-law or father-in-law, husband or wife, brother or sister, brother-in-law or sister-in-law, son-in law or daughter-in-law, child, grandchild, cousin, aunt or uncle, or niece or nephew of an associated person of the investment adviser, or the client is any other person whom the associated person supports, directly or indirectly, to a material extent;

6. The lending arrangement is based on a personal relationship with the client, such that the loan would not have been solicited, offered, or given had the client and the associated person not maintained a relationship outside the investment adviser-client relationship; or

7. The lending arrangement is based on a business relationship outside of the investment adviser-client relationship.

~~(c) Loaning money or securities to a client unless the investment adviser is a financial institution engaged in the business of making loans or the client is an affiliate of the investment adviser.~~

~~(d)~~ Recommending to a client the purchase, sale or exchange of any security without reasonable grounds to believe that the recommendation is suitable for the client on the basis of information furnished by the client after reasonable inquiry concerning the client's investment objectives, financial situation and needs, and any other information known by the investment adviser.

~~(d)~~ ~~(e)~~ Exercising any discretionary power in placing an order for the purchase or sale of securities for a client's account without first obtaining written discretionary authority from the client, unless the discretionary power relates solely to the time or price for the execution of orders.

~~(e)~~ ~~(f)~~ Inducing trading in a client's account which is excessive in size or frequency in view of the financial resources, investment objectives, and character of the account.

~~(f)~~ ~~(g)~~ Placing an order to purchase or sell a security on behalf of a client without authority to do so.

~~(g)~~ ~~(h)~~ Placing an order to purchase or sell a security for a client's account upon instruction of a third party without first having obtained a written third-party trading authorization from the client.

~~(h)~~ ~~(i)~~ Misrepresenting the qualifications of the investment adviser or any employee of the investment adviser to a client or prospective client when the representation does not fairly describe the nature of the services offered, the qualifications of the person offering the services, and the method of compensation for the services or omitting to state a material fact.

~~(i)~~ ~~(j)~~ Charging a client an unreasonable advisory fee.

(j) ~~(k)~~ Failing to disclose to clients in writing before any advice is rendered any material conflict of interest relating to the adviser or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice including:

1. through 2. No change.

(k) ~~(l)~~ No change.

(l) ~~(m)~~ Recommending to a client that the client engage the services of a dealer that is not registered or exempt from registration under Chapter 517, F.S., unless the client is a person described in Section 517.061(9) ~~517.061(7)~~, F.S.

(m) ~~(n)~~ Recommending to a client that the client engage the services of a dealer in connection with which the investment adviser receives a fee or remuneration from the dealer, except as permitted in subsection 69W-600.0024(4), F.A.C.

(n) ~~(o)~~ Disclosing the identity, affairs, or investments of any client unless required to do so by law or consented to in writing by the client.

(o) ~~(p)~~ Giving false or otherwise misleading client information to any financial institution or regulatory agency.

(p) ~~(q)~~ Entering into, extending or renewing any investment advisory contract unless such contract is in writing and discloses, in substance, the services to be provided, the term of the contract, the advisory fee, the formula for computing the fee, the amount of prepaid fee to be returned in the event of contract termination or non-performance, whether the contract grants discretionary power to the adviser and that no assignment of such contract shall be made by the investment adviser without the consent of the other party to the contract.

(q) ~~(r)~~ Entering into, extending or renewing any investment advisory contract contrary to the provisions of Section 205 of the Investment Advisers Act of 1940, 15 U.S.C. §80b-5. This provision shall apply to all advisers and associated persons of investment advisers registered or required to be registered under this Act, notwithstanding whether such adviser or associated person would be exempt from federal registration pursuant to Section 203(b) of the Investment Advisers Act of 1940, (15 U.S.C. §80b-3(b)), which is incorporated by reference in Rule 69W-200.002, F.A.C.

(r) ~~(s)~~ Including, in an advisory contract, any condition, stipulation, or provisions binding any person to waive compliance with any provision of Chapter 517, F.S., or with any provision of, or with any rule, regulation, or order issued under, the Investment Advisers Act of 1940 (15 U.S.C. §80b-1 through 80b-21), which is incorporated by reference in Rule 69W-200.002, F.A.C.

(s) ~~(t)~~ Taking any action, directly or indirectly, with respect to those securities or funds in which any client has any beneficial interest, where the investment adviser has custody or possession of such securities or funds when the adviser's action is subject to and does not comply with the requirements of Rule 69W-600.0132, F.A.C.

(t) ~~(u)~~ Any unethical practice pursuant to Rule 69W-600.0133, F.A.C.

(u) ~~(v)~~ Failing to send a client an itemized invoice each time a fee is directly deducted from the client's account in accordance with the provisions of paragraph 69W-600.0132(2)(i), F.A.C.

(v) ~~(w)~~ Failing to establish, maintain, and enforce written policies and procedures reasonably designed to achieve compliance, by the investment adviser or its associated persons, with Chapter 517, F.S., and Division 69W, F.A.C.

(w) ~~(x)~~ Charging a client an advisory fee greater than the amount authorized in the written investment advisory contract between the client and the investment adviser.

(2) No change.

Rulemaking Authority 517.03(1), 517.1215 FS. Law Implemented 517.12(3), 517.1215, 517.161(1) FS. History—New 1-25-00, Amended 10-30-03, Formerly 3E-600.0131, Amended 10-23-06, 1-18-09, 11-22-10, 9-22-14, 5-6-15, 11-15-16, 11-26-19, 1-18-21, 2-14-23, 3-21-24,_____.

69W-700.001 Registration of Securities.

(1) An applicant for registration of securities pursuant to Section 517.081, F.S., shall comply with the rules contained in Chapter 69W-700, F.A.C. An applicant shall file forms and fees electronically on the Office of Financial Regulation (Office) website at <https://real.flofr.com> through the Regulatory Enforcement and Licensing (REAL) System or through the North American Securities Administrators Association Electronic Filing Depository (EFD) at <https://efdnasaa.org>. An application filed through the REAL System shall be deemed received on the date the Office issues to the applicant a confirmation of submission and payment via the Office's website. An application filed through the EFD shall be deemed received on the date the Office issues to the applicant a confirmation of submission and payment. The application shall include all information required by such forms and payment of the statutory fees, as required by Section 517.081(8) ~~517.081(6)~~, F.S. An application shall include the following:

(a) Form OFR-S-1-91, Application for Registration of Securities (~~10-2024 03-2024~~) or Form OFR-S-12-97, SCOR (Small Corporate Offering Registration) Application to Register Securities (~~10-2024 03-2024~~). These forms are hereby incorporated by reference and are available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>, <http://www.flrules.org/Gateway/reference.asp?No=Ref-16506>, <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>, <http://www.flrules.org/Gateway/reference.asp?No=Ref-16507>, or from the Office at <https://flofr.gov/sitePages/MaterialsDS.htm>;

(b) OFR-S-7-91, Exhibit 1 (General Issue) (~~10-2024 03-2024~~). This form is hereby incorporated by reference and is available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>, <http://www.flrules.org/Gateway/reference.asp?No=Ref-16508> or from the Office at <https://flofr.gov/sitePages/MaterialsDS.htm>;

(c) No change.

(2) No change.

(3) Financial Reporting Requirements for Securities Registration.

(a) through (c) No change.

(d) For purposes of Rule 69W-700.005, F.A.C., Individual General Partners shall submit an unaudited balance sheet which conforms to United States generally accepted accounting principles. Such balance sheet should be prepared on a cost basis. A two-column presentation showing both cost in the first column paralleled by a second column presenting estimated values will also be acceptable. However, the Office will not base the net worth computation on estimated values unless satisfactory evidence of the estimated values is presented to the Office.

(4)(a) The Office of Financial Regulation may allow amendment(s) to an application for registration subsequent to the approval of such application by the Office of Financial Regulation if the amendment(s) does not materially change the terms of the offering, thereby requiring a re-examination of an application to determine compliance with Section 517.081(9), F.S., and the rules prescribed by Chapter 69W-700, F.A.C.

(b) All requests for material changes to a registration subsequent to approval by the Office of Financial Regulation shall be accompanied by a new application, filing fee and exhibits as required by Section 517.081, F.S.

Rulemaking Authority 517.03 FS. Law Implemented 517.07, 517.081, 517.101 FS. History—New 9-20-82, Formerly 3E-20.011, 3E-700.01, Amended 7-31-91, Formerly 3E-700.001, Amended 9-22-14, 12-29-15, 11-25-19, 1-17-21, 8-8-21, 3-21-24,_____.

69W-700.002 Filing of Prospectus.

(1) through (2) No change.

(3) The information required in a prospectus need not follow any definite order. Such information shall not, however, be set forth in such fashion as to obscure any of the required information or any information necessary to keep the required information from being incomplete or misleading.

(4) All information contained in a prospectus shall be set forth under appropriate captions or headings reasonably indicative of the principal subject matter set forth thereunder. Except as to financial statements and other tabular data, all information set forth in a prospectus shall be divided into reasonably short paragraphs or sections.

(5) Every prospectus shall include a reasonably detailed table of contents showing the subject matter of the various sections or subdivisions of the prospectus and the page number on which each such section or subdivision begins.

(6) Except as to financial statements and information required in tabular form, the information set forth in a prospectus may be expressed in condensed or summarized form.

(7) Illustrations and comparative graphs making comparisons with other companies or that incorporate projected data concerning any subject matter may not be used in a prospectus to be filed with any application for registration of securities unless the same are necessary to a full disclosure of material facts enabling an investor to make an informed judgment of the offering.

(a) Graphs or charts used in addition to the textual description, illustrating the dilution of the investor's equity, the difference of the public offering price and price paid by promoters and insiders, the percentage of equity purchased by the public investor and the percentage purchased by the insiders and/or the use of the proceeds from the offering will be acceptable to the Office of Financial Regulation.

(b) Photographic reproductions of principal properties or important products in prospectuses are permissible where they do not create a misleading impression.

(c) Artists, architects or engineers' conceptions or renderings are not permissible since they may be misleading in that there is not assurance of completion of the structure or because of a lack of accuracy in the conception or rendering, but accurate maps or surveys are permissible where they do not create a misleading impression.

(d) Established corporate symbols or trademarks may be used if they do not create misleading impressions.

(8) If a prospectus is complex or lengthy, an understandable and readable summary shall be included in the forepart of the prospectus.

(9) A prospectus which conforms with requirements of the Securities and Exchange Commission or the Federal Deposit Insurance Corporation will be considered to be in substantial compliance with this rule.

(10) The prospectus shall disclose whether the issuer proposes to furnish to the security holders annual reports and whether such reports will contain certified audited or unaudited financial statements. The nature and frequency of other reports to be issued by the registrant shall be disclosed and whether or not such reports shall contain certified audited or unaudited financial statements. The disclosure is not necessary if registrant is required to send annual reports containing financial statements to security holders pursuant to the statutes or regulations administered by the Securities and Exchange Commission or pursuant to a listing agreement with a national securities exchange.

Rulemaking Authority 517.03(1) FS. Law Implemented 517.081(3) FS. History—New 9-20-82, Formerly 3E-20.01, 3E-700.02, Amended 10-26-97, Formerly 3E-700.002, Amended 11-22-10, 9-22-14, 11-25-19, 3-21-24,_____.

69W-700.003 Content of Prospectus.

Rulemaking Authority 517.03 FS. Law Implemented 517.081(3) FS. History—New 9-20-82, Formerly 3E-20.02, 3E-700.03, 3E-700.003, Amended 3-21-24, Repealed_____.

69W-700.003 Content of Prospectus.

(1) The information required in a prospectus need not follow any definite order. Such information shall not, however, be set forth in such fashion as to obscure any of the required information or any information necessary to keep the required information from being incomplete or misleading.

(2) All information contained in a prospectus shall be set forth under appropriate captions or headings reasonably indicative of the principal subject matter set forth thereunder. Except as to financial statements and other tabular data, all information set forth in a prospectus shall be divided into reasonably short paragraphs or sections.

(3) Every prospectus shall include a reasonably detailed table of contents showing the subject matter of the various sections or subdivisions of the prospectus and the page number on which each such section or subdivision begins.

(4) Except as to financial statements and information required in tabular form, the information set forth in a prospectus may be expressed in condensed or summarized form.

(5) Illustrations and comparative graphs making comparisons with other companies or that incorporate projected data concerning any subject matter may not be used in a prospectus to be filed with any application for registration of securities unless the same are necessary to a full disclosure of material facts enabling an investor to make an informed judgment of the offering.

(a) Graphs or charts used in addition to the textual description, illustrating the dilution of the investor's equity, the difference of the public offering price and price paid by promoters and insiders, the percentage of equity purchased by the public investor and the percentage purchased by the insiders and/or the use of the proceeds from the offering will be acceptable to the Office of Financial Regulation.

(b) Photographic reproductions of principal properties or important products in prospectuses are permissible where they do not create a misleading impression.

(c) Artists, architects or engineers' conceptions or renderings are not permissible since they may be misleading in that there is not assurance of completion of the structure or because of a lack of accuracy in the conception or rendering, but accurate maps or surveys are permissible where they do not create a misleading impression.

(d) Established corporate symbols or trademarks may be used if they do not create misleading impressions.

(6) If a prospectus is complex or lengthy, an understandable and readable summary shall be included in the forepart of the prospectus.

(7) A prospectus which conforms with requirements of the Securities and Exchange Commission or the Federal Deposit Insurance Corporation will be considered to be in substantial compliance with this rule.

(8) The prospectus shall disclose whether the issuer proposes to furnish to the security holders annual reports and whether such reports will contain certified audited or unaudited financial

~~statements. The nature and frequency of other reports to be issued by the registrant shall be disclosed and whether or not such reports shall contain certified audited or unaudited financial statements. The disclosure is not necessary if registrant is required to send annual reports containing financial statements to security holders pursuant to the statutes or regulations administered by the Securities and Exchange Commission or pursuant to a listing agreement with a national securities exchange.~~

Rulemaking Authority 517.03 FS. Law Implemented 517.081(3) FS. History—New 9-20-82, Formerly 3E-20.02, 3E-700.03, 3E-700.003, Amended 3-21-24.

69W-700.004 Circulation of Preliminary Prospectuses.

(1) The provisions of Section 517.07, F.S., requiring compliance with the registration requirements of the Florida Securities and Investor Protection Act, if applicable, prior to the offer or sale of securities in Florida, shall not be deemed to prevent the use of a preliminary prospectus provided:

(a) (1) An application to register the securities offered is pending before the Office of Financial Regulation pursuant to Section 517.081, F.S.;

(b) (2) The outside front cover page of such prospectus shall bear in red ink, the caption “Preliminary Prospectus,” the date of issuance, and the following statement printed in bold face type: “A REGISTRATION STATEMENT RELATING TO THESE SECURITIES HAS BEEN FILED WITH THE OFFICE OF FINANCIAL REGULATION, BUT HAS NOT YET BECOME EFFECTIVE. INFORMATION CONTAINED HEREIN IS SUBJECT TO COMPLETION OR AMENDMENT. THESE SECURITIES MAY NOT BE SOLD NOR MAY OFFERS TO BUY BE ACCEPTED PRIOR TO THE TIME THE REGISTRATION BECOMES EFFECTIVE. THIS PROSPECTUS SHALL NOT CONSTITUTE AN OFFER TO SELL OR THE SOLICITATION OF AN OFFER TO BUY.”

(c) (3) The Preliminary Prospectus is substantially in compliance with the provisions of Rule 69W-700.003, F.A.C., provided the Office of Financial Regulation has authorized in writing such circulation prior to registration; and,

(d) (4) A prospectus which is substantially the same as the offering circular contained in the definitive registration statement accepted by the Office of Financial Regulation to accomplish registration shall be supplied to the purchaser in compliance with Rule 69W-700.002(3)-(10) 69W-700.003, F.A.C.

(2) The provisions of Section 517.07, F.S., requiring compliance with the registration requirements of the Florida Securities and Investor Protection Act, if applicable, prior to the offer or sale of securities in Florida, shall not be deemed to prevent the use of a preliminary offering circular, if designated as such, which has been previously filed with the Office of Financial Regulation in connection with an application for registration of securities; provided, however, an offering circular which is substantially the same as the offering circular contained in the definitive registration statement accepted by the Office of Financial Regulation to accomplish filing requirements of such securities shall be supplied to the purchaser of such securities not later than the time of sale of the securities.

Rulemaking Authority 517.03(1) FS. Law Implemented 517.081(3) FS. History—New 9-20-82, Formerly 3E-20.02, 3E-700.04, Amended 10-26-97, Formerly 3E-700.004,_____.

69W-700.005 Promoters Equity Investment Ratio.

In offerings where the issuer is a development-stage company ~~in a development stage~~, the ratio of equity investment by promoters or insiders to the aggregate public offering shall be no less than:

- (1) ~~Seven Ten~~ percent (7%) (~~10%~~) of the first \$1,000,000 of the aggregate public offering; and,
- (2) \$70,000 plus two and one-half percent (2.5%) ~~Seven percent (7%)~~ of the next \$4 million ~~\$500,000~~ of the aggregate public offering; and,
- (3) \$170,000 for offerings greater than \$5 million ~~Five percent (5%) of the next \$500,000 of the aggregate public offering; and,~~
- (4) ~~Two and one-half percent (2 1/2%) of the balance over \$2,000,000.~~

Rulemaking Authority 517.03(1) FS. Law Implemented 517.081(3), (9) (~~7~~) FS. History—New 9-20-82, Formerly 3E-20.03, 3E-700.05, Amended 10-26-97, Formerly 3E-700.005, Amended 5-15-07, 9-22-14,_____.

69W-700.008 Options and Warrants to Officers, Employees and Others.

The Office of Financial Regulation will permit the registration of securities where options and warrants are granted to officers, employees and others only on the condition that such options or warrants meet the criteria set forth below.

- (1) through (3) No change.
- (4) For the purposes of this rule, “institutional investor” means any of the following, whether acting for itself or for others in a fiduciary capacity:
 - (a) through (e) No change.
 - (f) An employee pension, profit-sharing, or benefit plan if the plan has total assets in excess of \$10,000,000 or its investment decisions are made by a named fiduciary, as defined in the Employee Retirement Income Security Act of 1974, which is incorporated by reference in Rule 69W-200.002, F.A.C., that is a broker-dealer registered under the Securities Exchange Act of 1934, an investment adviser registered or exempt from registration under the Investment Advisers Act of 1940, an investment adviser registered under Section ~~Sections 517.021(14)(a) and~~ 517.12, F.S., a depository institution, or an insurance company;
 - (g) through (o) No change.

Rulemaking Authority 517.03 FS. Law Implemented 517.03, 517.081(5), (7) FS. History—New 9-20-82, Formerly 3E-20.07, 3E-700.08, 3E-700.008, Amended 9-22-14, 3-21-24,_____.

69W-700.015 Offering Price of Equity Securities.

- (1) No change.
- (2) In offerings where the issuer is in the development stage ~~phase~~, or the issuer fails to comply with subsection (1) of this rule, a specific risk factor entitled “Immediate Substantial Dilution” in the prospectus stating the book value per share before and after completion of the offering and the dilution percentage to purchasers of the offering.
- (3) through (4) No change.

Rulemaking Authority 517.03(1) FS. Law Implemented 517.081(3), (9), (~~7~~) FS. History—New 9-20-82, Formerly 3E-20.15, 3E-700.15, Amended 11-30-97, Formerly 3E-700.015, Amended 11-22-10, 9-22-14, 3-21-24,_____.

69W-700.019 Submission of Sales Reports.

Rulemaking Authority 517.03(1) FS. Law Implemented 517.081(3) FS. History—New 9-20-82, Formerly 3E-20.18, 3E-700.19, Amended 12-8-87, 7-31-91, Formerly 3E-700.019, Amended 10-29-12, Repealed _____.

69W-700.019 Submission of Sales Reports.

~~(1) Sales reports shall be submitted upon request to the Office of Financial Regulation for securities registered pursuant to Section 517.081, F.S.~~

~~(2) When all sales have been consummated or it is the desire to discontinue an offering, notice shall be given to the Office of Financial Regulation so that it may close its files on this registration.~~

Rulemaking Authority 517.03(1) FS. Law Implemented 517.081(3) FS. History—New 9-20-82, Formerly 3E-20.18, 3E-700.19, Amended 12-8-87, 7-31-91, Formerly 3E-700.019, Amended 10-29-12.

69W-700.022 Amendments Subsequent to Effectiveness.

Rulemaking Authority 517.03 FS. Law Implemented 517.03(1) FS. History—New 9-20-82, Formerly 3E-700.022, Repealed.

69W-700.022 Amendments Subsequent to Effectiveness.

~~(1) The Office of Financial Regulation may allow amendment(s) to an application for registration subsequent to the approval of such application by the Office of Financial Regulation if the amendment(s) does not materially change the terms of the offering, thereby requiring a re-examination of an application to determine compliance with Section 517.081(7), F.S., and the rules prescribed by Chapter 69W-700, F.A.C.~~

~~(2) All requests for material changes to a registration subsequent to approval by the Office of Financial Regulation shall be accompanied by a new application, filing fee and exhibits as required by Section 517.081, F.S.~~

Rulemaking Authority 517.03 FS. Law Implemented 517.03(1) FS. History—New 9-20-82, Formerly 3E-700.022.

69W-700.031 Offer of Securities Prior to Registration.

Rulemaking Authority 517.03(1) FS. Law Implemented 517.07 FS. History—New 12-5-79, Formerly 3E-100.08, Amended 10-1-96, 10-20-97, Formerly 3E-100.008, Formerly 69W-100.008, Repealed.

69W-700.031 Offer of Securities Prior to Registration.

~~The provisions of Section 517.07, F.S., requiring compliance with the registration requirements of the Florida Securities and Investor Protection Act, if applicable, prior to the offer or sale of securities in Florida, shall not be deemed to prevent the use of a preliminary offering circular, if designated as such, which has been previously filed with the Office of Financial Regulation in connection with an application for registration of securities; provided, however, an offering circular which is substantially the same as the offering circular contained in the definitive registration statement accepted by the Office of Financial Regulation to accomplish filing requirements of such securities shall be supplied to the purchaser of such securities not later than the time of sale of the securities.~~

Rulemaking Authority 517.03(1) FS. Law Implemented 517.07 FS. History—New 12-5-79, Formerly 3E-100.08, Amended 10-1-96, 10-20-97, Formerly 3E-100.008, Formerly 69W-100.008.

69W-1000.001 Disciplinary Guidelines.

(1) Pursuant to Section 517.1611, F.S., disciplinary guidelines applicable to each ground for which disciplinary action may be imposed by the Office against an individual or a firm under

Chapter 517, F.S., are hereby adopted. The disciplinary guidelines are contained in the Office of Financial Regulation Disciplinary Guidelines for Chapter 517, Florida Statutes (F.S.) and Division 69W, Florida Administrative Code (F.A.C.) (effective ~~XX-XX~~ 03-24), which is hereby incorporated by reference. A copy of the disciplinary guidelines may be obtained by mail from the Florida Office of Financial Regulation, Division of Securities, 200 E. Gaines Street, Tallahassee, Florida 32399, or may be obtained electronically through the following website: <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> ~~http://www.flrules.org/Gateway/reference.asp?No=Ref-16513~~ or available from the Office at <https://flofr.gov/sitePages/documents/Matrix.pdf>.

(2) Each violation of any provision of Chapter 517, F.S., or the rules adopted under the rulemaking authority of Chapter 517, F.S., constitutes a ground for disciplinary action by the Office. The level of sanction imposed for each violation of a ground for disciplinary action is reflected in the disciplinary guidelines. In determining an appropriate sanction for each violation of a ground for disciplinary action, the Office ~~may~~ shall consider the circumstances set forth in subsection (5).

(3) through (4) No change.

(5) In accordance with Section 517.1611(1)(a), F.S., the Office ~~may~~ will consider the following mitigating and aggravating circumstances in determining whether to impose a penalty other than that specified in the disciplinary guidelines ~~the appropriate level of sanction within the range of sanctions prescribed in this rule~~ for each violation of a ground for disciplinary action:

(a) through (w) No change.

~~(6)(a) In accordance with Section 517.1611(1)(b), F.S., the Office will consider the circumstances in subsection (5), when determining whether a deviation from the range of sanctions prescribed in the disciplinary guidelines is warranted.~~

~~(7)(a) The fines imposed on a natural person for violation of a ground for disciplinary action are up to \$5,000 \$2,000 for a level "A" fine, \$5,001 \$2,001 to \$10,000 \$5,000 for a level "B" fine, \$10,001 \$5,001 to \$15,000 \$7,500 for a level "C" fine and \$15,001 \$7,501 to \$20,000 \$10,000 for a level "D" fine. The mitigating and aggravating circumstances provided in subsection (5), may be applied to the fines imposed for violation of a ground for disciplinary action resulting in a range of fines of up to \$2,000 for a level "A" fine, \$2,001 to \$5,000 for a level "B" fine, \$5,001 to \$7,500 for a level "C" fine and \$7,501 to \$10,000 for a level "D" fine.~~

(b) The fines imposed on a business entity for violation of a ground for disciplinary action are up to \$6,250 for a level "A" fine, \$6,251 to \$12,000 for a level "B" fine, \$12,001 to \$18,750 for a level "C" fine, and \$18,751 to \$25,000 for a level "D" fine.

~~(c) (b)~~ A Notice of Noncompliance shall be a statement issued by the Office as described in Section 120.695, F.S. For the purpose of this rule, a Notice of Noncompliance is not considered an occurrence of a violation.

~~(d) (e)~~ A previous "occurrence" is the same or similar misconduct which was the subject of a Final Order entered by the Office prior to the acts or omissions which are the subject of the current action by the Office.

~~(7) (8)~~ The ranges for suspensions imposed by this rule are up to 5 days for an "A" level suspension; 6 to 30 days for a "B" level suspension; and, over 30 days for a "C" level suspension. A business day is defined as a day the major stock exchanges are open. Suspensions of 30 or fewer days are measured in business days while a suspension of 31 or more days is measured in calendar days. The mitigating and aggravating circumstances provided in subsection (5), may be applied to the suspensions imposed for violation of a ground for disciplinary action resulting in a range of suspension of up to 5 days for an "A" level suspension; 6 to 30 days for a "B" level suspension; and over 30 days for a "C" level suspension.

(8) ~~(9)~~ In addition to the provisions of this rule, the Office may, when appropriate, seek civil remedies including the entry of an injunction, the appointment of a receiver by a court of competent jurisdiction, or any other remedy authorized by law.

Rulemaking Authority 517.1611(1) FS. Law Implemented 517.111, 517.121, 517.161, 517.1202, 517.1611(1), 517.191(4), (9), and (10), 517.221(3), (4) FS. History—New 11-22-10, Amended 11-14-13, 5-6-15, 11-15-16, 12-10-19, 1-18-21, 3-21-24,_____.

Material Incorporated by Reference:

A copy of the incorporated material is available on the Office’s website. Forms incorporated by reference are provided in a draft redline form to indicate the changes made to such forms. Please note, form layout/design/organization may change during the rule promulgation process.

**Office of Financial Regulation Disciplinary Guidelines for Chapters 517, Florida Statutes (F.S.), and 69W, Florida Administrative Code (F.A.C.)
Incorporated by Reference in Rule 69W-1000.001, F.A.C. Effective date: 03-24**

Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
1	Securities Registration	517.07	Registration of Securities	Notice of Non-Compliance, Fine B to Fine C, Restriction, Suspension A to Suspension C	Fine B to Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar
2	Dealer/Adviser/Agent Registration	517.12	Registration of Dealers, Associated Persons, and Branch Offices	Notice of Non- Compliance, Fine A to Fine C, Restriction, Suspension A to Suspension C	Fine A to Fine C, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar
3	Dealer/Adviser Branch Office Notification	517.1202	Branch Office Notice Filing	Fine C to Fine D and Summary Suspension of Branch, Revocation	\$10,000 Fine and Summary Suspension of Branch, Revocation	\$10,000 Fine and Summary Suspension of Branch, Revocation
4	Dealer/Adviser/Agent/ Branch Office Books and Records	517.121(3)	Books and Records Requirements; Examinations	Summary Suspension	Summary Suspension	Summary Suspension
5	Dealer/Adviser/Agent Registration	517.161	Revocation, Denial, or Suspension of Registration of Dealer, Investment Adviser, Associated Person, or Branch Office	Denial, Restriction, Suspension, Summary Suspension, Revocation, Bar	Denial, Restriction, Suspension, Summary Suspension, Revocation, Bar	Denial, Restriction, Suspension, Summary Suspension, Revocation, Bar
6	Commodities	517.275	Commodities; Prohibited Practices	Restriction, Fine A to Fine D, Suspension A to Suspension C, Revocation, Bar	Restriction, Fine A to Fine D, Suspension A to Suspension C, Revocation, Bar	Restriction, Fine A to Fine D, Suspension A to Suspension C, Revocation, Bar
7	Anti-Fraud	517.301	Fraudulent Transactions; Falsification or Concealment of Facts	Fine D, Revocation, Bar	Fine D, Revocation, Bar	Fine D, Revocation, Bar

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

Office of Financial Regulation Disciplinary Guidelines for Chapter 517, Florida Statutes (F.S.) and Division 69W, Florida Administrative Code (F.A.C.) (effective 10-24), Incorporated by Reference in Rule 69W-1000.001, F.A.C.

Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
8	Dealer Registration	69W-600.001	Application for Registration as a Dealer (FINRA)	Notice of Non-Compliance, Fine A to Fine B, Restriction, Suspension B to C	Fine B to Fine D, Restriction, Suspension B to C, Revocation	Fine C to Fine D, Restriction, Suspension B to C, Revocation
9	Dealer Registration	69W-600.0012	Application for Registration as a Dealer (non-FINRA)	Notice of Non-Compliance, Fine A to Fine B, Restriction, Suspension B to C	Fine B to Fine D, Restriction, Suspension B to C, Revocation	Fine C to Fine D, Restriction, Suspension B to C, Revocation
10	Dealer Registration	69W-600.0015	Canadian Dealer Notice-Filing	Notice of Non-Compliance, Fine A to B, Suspension A to Suspension C, Revocation	Fine B, Suspension A to Suspension C, Revocation	Fine B, Suspension B to Suspension C, Revocation
11	Adviser Registration	69W-600.0016	Application for Registration as an Investment Adviser (State Registered)	Notice of Non-Compliance, Fine A to Fine B, Restriction, Suspension B to C	Fine B to Fine D, Restriction, Suspension B to C, Revocation	Fine C to Fine D, Restriction, Suspension B to C, Revocation
12	Adviser Registration	69W-600.0017	Notice-Filing for Federal Covered Advisers	Notice of Non-Compliance, Fine A to Fine B, Restriction, Suspension B to C	Fine B to Fine D, Restriction, Suspension B to C, Revocation	Fine C to Fine D, Restriction, Suspension B to C, Revocation
13	Dealer Agent Registration	69W-600.002	Application for Registration as an Associated Person (FINRA Dealer)	Notice of Non- Compliance, Fine A to Fine B, Restriction, Suspension B to C	Fine B to Fine D, Restriction, Suspension B to C, Revocation	Fine C to Fine D, Restriction, Suspension B to C, Revocation
14	Dealer/Agent Registration	69W-600.002(11)	Continuing Education Requirements	Fine A to Fine B, Suspension A to Suspension C	Fine B to Fine C, Suspension B to Suspension C	Fine C to Fine D, Suspension B to Suspension C
15	Dealer Agent Registration	69W-600.0022	Application for Registration as an Associated Person (Non- FINRA Dealer)	Notice of Non- Compliance, Fine A to Fine B, Restriction, Suspension B to C	Fine B to Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine C to Fine D, Restriction, Suspension B to Suspension C, Revocation

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
16	Adviser Agent Registration	69W-600.0024	Application for Registration as an Associated Person (Investment Adviser)	Notice of Non-Compliance, Fine A to Fine B, Restriction, Suspension B to Suspension C	Fine B to Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine C to Fine D, Restriction, Suspension B to Suspension C, Revocation
17	Dealer Branch Office Registration	69W-600.0031	Notice-Filing of Branch Office (FINRA Dealer)	Fine C to Fine D and Summary Suspension of Branch, Revocation	\$10,000 Fine and Summary Suspension of Branch, Revocation	\$10,000 Fine and Summary Suspension of Branch, Revocation
18	Dealer Branch Office Registration	69W-600.0032	Notice-Filing of Branch Office (Non-FINRA Dealer)	Fine C to Fine D and Summary Suspension of Branch, Revocation	\$10,000 Fine and Summary Suspension of Branch, Revocation	\$10,000 Fine and Summary Suspension of Branch, Revocation
19	Adviser Branch Office Registration	69W-600.0034	Notice-Filing of Branch Office (Investment Adviser)	Fine C to Fine D and Summary Suspension of Branch, Revocation	\$10,000 Fine and Summary Suspension of Branch, Revocation	\$10,000 Fine and Summary Suspension of Branch, Revocation
20	Dealer Rules of Conduct	69W-600.012(1)	Confirmation of Transactions	Notice of Non- Compliance, Fine A to Fine B	Fine A to Fine B, Restriction, Suspension A to Suspension B	Fine A to Fine C, Restriction, Suspension A to Suspension C, Revocation
21	Dealer Rules of Conduct	69W-600.012(2)	Customer Contracts - Prohibitions	Notice of Non- Compliance, Fine A to Fine C	Fine A to Fine C, Restriction, Suspension A to Suspension B	Fine A to Fine C, Restriction, Suspension A to Suspension C, Revocation
22	Dealer/Adviser Rules of Conduct	69W-600.012(4)	Copies of Contracts to be Provided to Customers	Notice of Non- Compliance, Fine A to Fine C, Suspension A to Suspension B	Fine B to Fine C, Suspension A to Suspension C	Fine B to Fine C, Suspension A to Suspension C, Revocation

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
23	Dealer/Agent Rules of Conduct	69W-600.012(5)	Anti-Fraud	Fine D, Revocation, Bar	Fine D, Revocation, Bar	Fine D, Revocation, Bar
24	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(a)	Extension of Credit	Notice of Non-Compliance, Fine B to Fine C	Fine B to Fine D, Suspension A to Suspension B, Revocation	Fine C to Fine D, Suspension B to Suspension C, Revocation, Bar
25	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(b)	Margin Agreement	Notice of Non-Compliance, Fine B to Fine C	Fine B to Fine D, Suspension A to Suspension B, Restriction	Fine C to Fine D, Suspension B to Suspension C, Revocation, Bar
26	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(c)	Segregation of Securities	Notice of Non-Compliance, Fine B to Fine C	Fine B to Fine D, Suspension A to Suspension B	Fine C to Fine D, Suspension B to Suspension C, Revocation
27	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(d)	Hypothecating of Securities	Notice of Non-Compliance, Fine B to Fine D	Fine C to Fine D, Suspension B to Suspension C, Restriction	Fine D, Suspension C, Revocation
28	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(e)	Failing to Execute an Order	Notice of Non-Compliance, Fine B to Fine D, Restriction	Fine B to Fine D, Suspension A to Suspension C, Restriction	Fine D, Suspension A to Suspension C, Revocation, Bar
29	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(f)	Unregistered Securities	Notice of Non-Compliance, Fine B to Fine C, Restriction, Suspension A to Suspension C	Fine B to Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar
30	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(g)	Representation of Qualifications	Notice of Non-Compliance, Fine C to Fine D, Suspension A to Suspension B, Restriction	Fine C to Fine D, Suspension B to Suspension C, Restriction, Revocation	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar
31	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h) 1 and (2)(h) FINRA Rule 2010	Standards of Commercial Honor and Principles of Trade	Notice of Non-Compliance, Fine B to Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine D, Restriction, Suspension C, Revocation, Bar	Fine D, Revocation, Bar
32	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h) 1 and (2)(h) FINRA Rule 2020	Use of Manipulative, Deceptive or Other Fraudulent Devices	Fine D, Suspension C, Revocation, Bar	Fine D, Revocation, Bar	Fine D, Revocation, Bar

Natural Person – Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violat ion #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
33	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2040	Payments to Unregistered Persons	Fine D, Restriction, Suspension A to Suspension B	Fine D, Restriction, Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar
34	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 1020	Books and Records	Notice of Non-Compliance, Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar	Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar	Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar
35	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2081	Prohibited Conditions Relating to Expungement of Customer Dispute	Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension C, Revocation	Fine D, Revocation, Bar
36	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2090	Know Your Customer	Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension C, Revocation	Fine D, Revocation, Bar
37	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2111	Recommendations to Customers (Suitability)	Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension C, Revocation	Fine D, Revocation, Bar
38	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2114(a)	Recommendations to Customers in OTC Equity Securities	Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension C, Revocation	Fine D, Revocation, Bar

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

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Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
39	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2114(c)	Recommendations to Customers in OTC Equity Securities	Notice of Non-Compliance, Fine C to Fine D, Restriction	Fine C to Fine D, Restriction, Suspension A	Fine D, Suspension C
40	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2114(d)	Recommendations to Customers in OTC Equity Securities	Fine B to Fine C, Restriction, Suspension A	Fine C to Fine D, Restriction, Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar
41	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2121	Fair Prices and Commissions	Fine B to Fine D, Restriction, Suspension A to C, Revocation, Bar	Fine D, Restriction, Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
42	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2122	Charges for Services Performed	Notice of Non-Compliance, Fine B to Fine C, Restriction, Suspension A	Fine B to Fine D, Restriction, Suspension B	Fine C to Fine D, Suspension C, Revocation, Bar
43	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2124	Net Transactions with Customers	Fine C to Fine D, Restriction	Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar
44	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2130	Approval Procedures for Day- Trading Accounts	Notice of Non-Compliance, Fine B to Fine C, Restriction	Fine C to Fine D, Suspension A to B	Fine C to Fine D, Suspension B to C
45	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2140	Interfering With the Transfer of Customer Accounts in the Context of Employment Disputes	Notice of Non-Compliance, Fine B to Fine C	Fine C to Fine D	Fine D, Suspension A to Suspension B

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violat ion #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
46	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2150(a)	Improper Use of Customers' Securities or Funds; Prohibition Against Guarantees and Sharing in Accounts	Fine D, Restriction, Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
47	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2150(b)	Improper Use of Customers' Securities or Funds; Prohibition Against Guarantees and Sharing in Accounts	Fine C to Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine D, Restriction, Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
48	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2150(c)	Improper Use of Customers' Securities or Funds; Prohibition Against Guarantees and Sharing in Accounts	Fine C, Restriction, Suspension B to Suspension C	Fine D, Restriction, Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar
49	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2210(b), (c)	Communications with the Public	Notice of Non-Compliance, Fine A to Fine C, Restriction	Fine A to Fine C, Restriction	Fine C to Fine D, Suspension A to Suspension B
50	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2210(d),	Communications with the Public	Notice of Non-Compliance, Fine B to Fine C, Suspension A to Suspension B, Restriction	Fine B to Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar
51	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2212	Use of Investment Companies Rankings in Retail Communications	Notice of Non-Compliance, Fine B to Fine C, Suspension A to Suspension B, Restriction	Fine B to Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

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Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

Office of Financial Regulation Disciplinary Guidelines for Chapter 517, Florida Statutes (F.S.) and Division 69W, Florida Administrative Code (F.A.C.) (effective 10-24), Incorporated by Reference in Rule 69W-1000.001, F.A.C.

Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
52	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2220(b), (c)	Options Communication	Fine B to Fine C, Restriction	Fine C to Fine D, Restriction, Suspension B to Suspension C	Fine D, Suspension C
53	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2220(d)	Options Communication	Notice of Non-Compliance, Fine B to Fine C, Suspension A to Suspension B, Restriction	Fine B to Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar
54	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2231	Customer Account Statements	Notice of Non-Compliance, Fine A to Fine B	Fine A to Fine C, Suspension A	Fine C to Fine D, Suspension B to Suspension C
55	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2241	Research Analysts and Research Reports	Notice of Non-Compliance, Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine D, Restriction, Suspension C, Revocation, Bar
56	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2242	Debt Research Analysts and Debt Research Reports	Notice of Non-Compliance, Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine D, Restriction, Suspension C, Revocation, Bar
57	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2251	Forwarding of Proxy and Other Materials	Notice of Non-Compliance, Fine A to Fine B	Fine B to Fine C	Fine C to Fine D

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violat ion #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
58	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2262	Disclosure of Control Relationship with Issuer	Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
59	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2264	Margin Disclosure Statement	Fine B to Fine C, Restriction	Fine D, Restriction, Suspension A to Suspension B	Fine D, Suspension C, Revocation, Bar
60	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2265	Extended Hours Trading Risk Disclosure	Notice of Non-Compliance, Fine B to Fine C	Fine B to Fine D, Restriction	Fine C to Fine D, Suspension B to Suspension C
61	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2266	SIPC Information	Notice of Non-Compliance, Fine A	Fine A	Fine B
62	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2267	Investor Education and Protection	Notice of Non-Compliance, Fine A	Fine A	Fine B

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Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
63	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2269	Disclosure of Participation or Interest in Primary or Secondary Distribution	Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
64	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2272	Sales and Offers of Sales of Securities on Military Installations	Notice of Non-Compliance, Fine B to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension C, Revocation	Fine D, Revocation, Bar
65	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2273	Educational Communication Related to Recruitment Practices and Account Transfers	Notice of Non-Compliance, Fine A to Fine C, Restriction	Fine A to Fine C, Restriction	Fine C to Fine D, Suspension A to Suspension B
66	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2310(b)	Direct Participation Programs	Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension C, Revocation	Fine D, Revocation, Bar
67	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2310(c)	Direct Participation Programs	Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar
68	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2320	Variable Contracts of an Insurance Company	Notice of Non-Compliance, Fine C to Fine D, Restriction, Suspension A to Suspension C	Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine D, Suspension C, Revocation
69	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2330	Members' Responsibilities Regarding Deferred Variable Annuities	Notice of Non-Compliance, Fine C to Fine D, Restriction, Suspension A to Suspension C	Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine D, Suspension C, Revocation
70	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2341	Investment Company Securities	Fine C to Fine D, Restriction, Suspension A	Fine D, Restriction, Suspension A to Suspension C	Fine D, Suspension C, Revocation, Bar
71	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2342	"Breakpoint" Sales	Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension C, Revocation	Fine D, Revocation, Bar

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Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
72	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2352	Account Approval - Trading in Index Warrants, Currency Index Warrants and Currency Warrants	Notice of Non-Compliance, Fine B to Fine C	Fine B to Fine D, Restriction, Suspension A	Fine C to Fine D, Suspension A to Suspension C
73	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2353	Suitability - Trading in Index Warrants, Currency Index Warrants and Currency Warrants	Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension C, Revocation	Fine D, Revocation, Bar
74	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2354	Discretionary Accounts - Trading in Index Warrants, Currency Index Warrants and Currency Warrants	Notice of Non-Compliance, Fine B to Fine C, Restriction	Fine B to D, Restriction, Suspension B	Fine D, Suspension C, Revocation
75	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2355	Supervision of Accounts - Trading in Index Warrants, Currency Index Warrants and Currency Warrants	Notice of Non-Compliance, Fine B to Fine D, Restriction	Fine B to Fine D, Restriction	Fine C to Fine D, Suspension A, Restriction
76	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2357	Communications with the Public and Customers Concerning Index Warrants, Currency Index Warrants and Currency Warrants	Notice of Non-Compliance, Fine B to Fine C, Restriction	Fine C to Fine D, Restriction, Suspension B to Suspension C	Fine D, Suspension C
77	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2358	Maintenance of Records - Trading in Index Warrants, Currency Index Warrants and Currency Warrants	Notice of Non-Compliance, Fine A to Fine B	Fine A to Fine C, Restriction	Fine C to Fine D, Suspension A to Suspension C
78	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2359	Position and Exercise Limits; Liquidations - Trading in Index Warrants, Currency Index Warrants and Currency Warrants	Fine C to Fine D, Restriction	Fine D, Restriction, Suspension B to Suspension C	Fine D, Suspension C, Revocation, Bar
79	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2360	Options	Notice of Non-Compliance, Fine B to Fine D, Restriction, Suspension A to Suspension B	Fine B to D, Restriction, Suspension B	Fine D, Suspension C, Revocation
80	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 2370(b)	Security Futures	Notice of Non-Compliance, Fine B to Fine C, Restriction	Fine B to D, Restriction, Suspension A to Suspension B	Fine D, Suspension B to Suspension C, Revocation
81	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3110	Supervision	Notice of Non-Compliance Fine C to Fine D, Restriction,	Fine D, Restriction, Suspension A to Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar

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Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
				Suspension A to Suspension C, Revocation		
82	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3120	Supervisory Control System	Notice of Non-Compliance, Fine D, Restriction	Fine D, Restriction, Suspension A to Suspension B	Fine D, Suspension C, Restriction, Revocation, Bar
83	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h), FINRA Rule 3130	Annual Certification of Compliance and Supervisory Processes	Notice of Non-Compliance, Fine C to Fine D, Restriction	Fine C to Fine D, Restriction, Suspension A to Suspension B	Fine D, Suspension B to Suspension C, Restriction
84	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3160(a)	Broker/Dealer Conduct on the Premises of Financial Institutions	Notice of Non-Compliance, Fine B to Fine C, Restriction	Fine B to Fine D, Restriction, Suspension A	Fine D, Suspension C, Revocation, Bar
85	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3170	Tape Recording of Registered Persons by Certain Firms	Notice of Non-Compliance, Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension A to Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
86	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3210	Accounts at Other Broker-Dealers and Financial Institutions	Notice of Non-Compliance, Fine A to Fine C, Restriction, Suspension A to Suspension C	Fine C to Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine C to Fine D, Suspension B to Suspension C, Revocation, Bar
87	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3230(a), (b), (e)-(l)	Telemarketing	Notice of Non-Compliance, Fine A to Fine B, Restriction	Fine B to Fine D, Restriction	Fine D
88	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3230(d)	Telemarketing	Notice of Non-Compliance, Fine C, Restriction	Fine D, Restriction	Fine D, Suspension A
89	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3240	Borrowing From or Lending to Customers	Notice of Non-Compliance, Fine B to Fine C, Restriction, Suspension A to Suspension C	Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
90	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3260(a)	Discretionary Accounts	Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine D, Restriction, Suspension C, Revocation	Fine D, Revocation, Bar

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000
Corporate Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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91	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3260(b), (c)	Discretionary Accounts	Notice of Non-Compliance, Fine A to Fine C, Restriction	Fine B to Fine C, Restriction, Suspension A to Suspension B	Fine C to Fine D, Suspension B to Suspension C, Revocation, Bar
92	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3270	Outside Business Activity	Notice of Non-Compliance, Fine A to Fine C, Restriction, Suspension A to Suspension C	Fine C to Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine C to Fine D, Suspension B to Suspension C, Revocation, Bar
93	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3280	Private Securities Transactions	Fine B to Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
94	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 3310	Anti-Money Laundering Compliance Program	Notice of Non-Compliance, Fine C to Fine D, Restriction, Suspension A to Suspension C,	Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
95	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 4210	Margin Requirements	Notice of Non-Compliance, Fine B to Fine C	Fine B to Fine D, Suspension A to Suspension B, Revocation	Fine C to Fine D, Suspension B to Suspension C, Revocation, Bar
96	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 4311	Carrying Agreements	Fine C to Fine D	Fine D	Fine D, Suspension A to Suspension B
97	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h), FINRA Rule 4360	Fidelity Bonds	Fine C to Fine D, Restriction	Fine D, Restriction, Suspension A to Suspension C	Fine D, Suspension C, Revocation, Bar
98	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 4530	Reporting Requirements	Notice of Non-Compliance, Fine A to Fine D, Restriction, Suspension B to C	Fine B to D, Restriction, Suspension B to Suspension C, Revocation	Fine C to D, Restriction, Suspension B to C, Revocation
99	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 5121	Public Offerings of Securities With Conflicts of Interest	Notice of Non-Compliance, Fine C to Fine D, Restriction, Suspension A to Suspension C,	Fine C to Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine D, Restriction, Suspension C, Revocation, Bar

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100	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 5141	Sale of Securities in a Fixed Price Offering	Fine C to Fine D, Restriction, Suspension A	Fine D, Restriction, Suspension A to B, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
101	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 5160	Disclosure of Price and Concessions in Selling Agreements	Fine C to Fine D, Restriction, Suspension A	Fine D, Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
102	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 5230	Payments Involving Publications that Influence the Market Price of a Security	Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar	Fine D, Revocation, Bar
103	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 5240	Anti-Intimidation /Coordination	Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar	Fine D, Revocation, Bar
104	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 5250	Payments for Market Making	Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar	Fine D, Revocation, Bar
105	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 5280	Trading Ahead of Research Reports	Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar	Fine D, Revocation, Bar
106	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 5310	Best Execution and Interpositioning	Notice of Non-Compliance, Fine A to Fine B, Restriction, Suspension A to B, Revocation	Fine A to Fine C, Restriction, Suspension A to B, Revocation	Fine B to Fine D, Restriction, Suspension B to C, Revocation, Bar
107	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h), FINRA Rule 5320	Trading Ahead of Customer Market Orders	Fine B to Fine D, Restriction, Suspension A to Suspension C, Revocation, Bar	Fine D, Suspension A to Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
108	Dealer/Agent Prohibited Business Practices	69W-600.013(1)(h)1 and (2)(h) FINRA Rule 5330	Adjustment of Open Orders	Fine B to Fine C	Fine C to Fine D, Suspension A	Fine D, Suspension C

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Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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1109	Dealer Prohibited Business Practices	69W-600.013(1)(h)2, New York Stock Exchange Rule 435	Circulation of Rumors	Fine C to Fine D, Suspension B to Suspension C, Revocation	Fine D, Restriction, Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar
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Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
110	Dealer Prohibited Business Practices	69W-600.013(1)(h)3, Section 5 of the Securities Act of 1933	Prohibitions Relating to Interstate Commerce and the Mails	Notice of Non-Compliance, Fine B to Fine C, Restriction, Suspension A to Suspension C	Fine B to Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar
111	Dealer Prohibited Business Practices	69W-600.013(1)(h)3, Section 6 of the Securities Act of 1933	Registration of Securities	Notice of Non-Compliance, Fine B to Fine C, Restriction, Suspension A to Suspension C	Fine B to Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar
112	Dealer Prohibited Business Practices	69W-600.013(1)(h)3, 17 CFR 230.134, 17 CFR 230.134a	Communications Deemed Not to be a Prospectus	Notice of Non-Compliance, Fine A to Fine C, Restriction, Suspension A to Suspension C	Fine A to Fine C, Restriction, Suspension B to Suspension C, Bar	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar
113	Dealer Prohibited Business Practices	69W-600.013(1)(h)3, 17 CFR 230.144, 17 CFR 230.144A	Persons Not Engaged in Distributions or an Underwriter	Notice of Non-Compliance, Fine A to Fine C, Restriction, Suspension A to Suspension C	Fine A to Fine C, Restriction, Suspension B to Suspension C, Bar	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar
114	Dealer Prohibited Business Practices	69W-600.013(1)(h)3, 17 CFR 230.156	Investment Company Sales Literature	Notice of Non-Compliance, Fine A to Fine C, Restriction	Fine A to Fine C, Restriction	Fine C to Fine D, Suspension A to Suspension B
115	Dealer Prohibited Business Practices	69W-600.013(1)(h)3, 17 CFR 230.419	Blank Check Offerings	Fine C to Fine D, Restriction, Suspension A to Suspension C	Fine D, Suspension B to Suspension C, Revocation, Bar	Fine D, Suspension B to Suspension C, Revocation, Bar
116	Dealer Prohibited Business Practices	69W-600.013(1)(h)3, 17 CFR 230.481	Information Required in a Prospectus	Notice of Non-Compliance, Fine B to Fine C, Restriction, Suspension A to Suspension C	Fine B to Fine C, Restriction, Suspension B to Suspension C	Fine B to Fine D, Restriction, Suspension C, Revocation
117	Dealer Prohibited Business Practices	69W-600.013(1)(h)3, 17 CFR 230.482	Advertising by an Investment Company	Notice of Non-Compliance, Fine A to Fine C, Restriction	Fine A to Fine C, Restriction	Fine C to Fine D, Suspension A to Suspension B
118	Dealer Prohibited Business Practices	69W-600.013(1)(h)4, 17 CFR 242.200-242.203, FINRA Rule 4320	Short Sale Delivery Requirements	Notice of Non-Compliance, Fine B to Fine C, Restriction, Suspension A	Fine C to Fine D, Restriction, Suspension A to Suspension C	Fine D, Suspension B to Suspension C, Revocation, Bar

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

Office of Financial Regulation Disciplinary Guidelines for Chapter 517, Florida Statutes (F.S.) and Division 69W, Florida Administrative Code (F.A.C.) (effective 10-24), Incorporated by Reference in Rule 69W-1000.001, F.A.C.

Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
119	Dealer Prohibited Business Practices	69W-600.013(1)(h)5, Section 15B of the Securities Exchange Act of 1934, MSRB Definitional Rules D1-12, MSRB General Rules G-1 through G-6, G-11 through G-14, G-17 through G-28, G-30 through G-33, G-37, G-38	Prohibited Business Practices for Dealers and Their Associated Persons	Notice of Non-Compliance, Fine B to Fine D, Restriction	Fine B to Fine D, Suspension A	Fine B to Fine D, Suspension B to Suspension C
120	Dealer Prohibited Business Practices	69W-600.013(1)(h)5, MSRB General Rules G-7 through G-9	Books and Records	Notice of Non-Compliance, Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar	Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar	Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar
121	Dealer Prohibited Business Practices	69W-600.013(1)(h)5, MSRB General Rule G-10	Investor and Municipal Advisory Client Education and Protection	Notice of Non-Compliance, Fine A	Fine A	Fine B, Suspension A
122	Dealer Prohibited Business Practices	69W-600.013(1)(h)5, MSRB General Rule G-15	Confirmation, Clearance, Settlement and Other Uniform Practice Requirements with Respect to Transactions with Customers	Notice of Non-Compliance, Fine A	Fine A	Fine B, Suspension A
123	Dealer Prohibited Business Practices	69W-600.013(1)(h)5, MSRB General Rule G-29	Availability of Board Rules	Notice of Non-Compliance, Fine A	Fine A	Fine B, Suspension A
124	Dealer Prohibited Business Practices	69W-600.013(1)(h)5, MSRB General Rule G-34	CUSIP Numbers, New Issue, and Market Information Requirements	Notice of Non-Compliance, Fine A	Fine A	Fine B, Suspension A
125	Dealer Prohibited Business Practices	69W-600.013(1)(h)5, MSRB General Rule G-39	Telemarketing	Notice of Non-Compliance, Fine A to Fine B, Restriction	Fine B to Fine D, Restriction	Fine D

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
126	Dealer Prohibited Business Practices	69W-600.013(1)(h)5, MSRB General Rule G-41	Anti-Money Laundering Compliance Program	Notice of Non-Compliance, Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation	Fine C to Fine D, Restriction, Suspension A to Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
127	Dealer Prohibited Business Practices	69W-600.013(1)(h)6, Regulation S-P 17 C.F.R. §248.30	Procedures to Safeguard Customer Records and Information	Notice of Non-Compliance, Fine B to Fine D, Restriction, Suspension A to Suspension C, Revocation, Bar	Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine D, Revocation, Bar
128	Dealer Prohibited Business Practices	69W-600.013(1)(h)7., Regulation Best Interest	Best Interest Standard of Conduct	Fine C – Fine D, Restriction, Suspension A – Suspension C, Revocation, Bar	Fine D, Restriction, Suspension C, Revocation, Bar	Fine D, Restriction, Revocation, Bar
129	Dealer Prohibited Business Practices	69W-600.013(1)(i)	Prospectuses	Notice of Non-Compliance, Fine B to Fine C	Fine B to Fine D, Suspension A to Suspension B	Fine C to Fine D, Restriction, Suspension C
130	Dealer Prohibited Business Practices	69W-600.013(1)(j)	Using Unregistered Clearing Dealer	Notice of Non-Compliance, Fine C to Fine D, Restriction	Fine C to Fine D, Suspension A to Suspension B	Fine D, Restriction, Suspension C
131	Dealer Prohibited Business Practices	69W-600.013(1)(k)	Recommending Use of an Unregistered Investment Adviser	Notice of Non-Compliance, Fine B to Fine D, Restriction	Fine C to Fine D, Suspension A to Suspension B, Restriction	Fine D, Restriction, Suspension C
132	Dealer Prohibited Business Practices	69W-600.013(1)(l)	Receiving Compensation from an Adviser	Notice of Non-Compliance, Fine B to Fine D, Restriction	Fine C to Fine D, Suspension A to Suspension B, Restriction	Fine D, Restriction, Suspension C, Revocation
133	Dealer Prohibited Business Practices	69W-600.013(1)(m)	Sale of Non-Exempt Securities	Notice of Non-Compliance, Fine A to Fine C, Restriction, Suspension A to Suspension C	Fine A to Fine C, Restriction, Suspension B to Suspension C, Bar	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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134	Dealer Prohibited Business Practices	69W-600.013(1)(m) Section 13 of the Securities Exchange Act of 1934	Periodic and Other Reports	Notice of Non-Compliance, Fine C to Fine D	Fine D	Fine D
135	Dealer Prohibited Business Practices	69W-600.013(1)(m) Section 15D of the Securities Exchange Act of 1934	Securities Analyst and Research Reports	Notice of Non-Compliance, Fine C to Fine D, Restriction,	Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine D, Restriction, Suspension C, Revocation, Bar

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

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Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
				Suspension A to Suspension C, Revocation		
136	Dealer Prohibited Business Practices	69W-600.013(1)(n)	Providing False Client Data	Notice of Non-Compliance, Fine C to Fine D, Suspension B to Suspension C, Restriction, Revocation, Bar	Fine C to Fine D, Suspension B to Suspension C, Restriction, Revocation, Bar	Fine D, Revocation, Bar
137	Dealer Prohibited Business Practices	69W-600.013(1)(o)	Senior - Specific Certifications and Professional Designations	Notice of Non-Compliance, Fine C to Fine D, Suspension A to Suspension B, Restriction	Fine C to Fine D, Suspension B to Suspension C, Restriction, Revocation, Bar	Fine D, Revocation, Bar
138	Dealer Prohibited Business Practices	69W-600.013(1)(p)	Failure to deliver a current Form CRS to any retail investor	Notice of Non-Compliance, Fine A to Fine B	Fine A to Fine B	Fine A to Fine B
139	Dealer Agent Prohibited Business Practices	69W-600.013(2)(a)	Borrowing from or Lending to Customers	Notice of Non-Compliance, Fine B to Fine C, Restriction, Suspension A to Suspension C	Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar
140	Dealer Agent Prohibited Business Practices	69W-600.013(2)(b) – (f)	Demonstrations of Unworthiness	Fine C to Fine D, Suspension A to Suspension C, Revocation	Fine C to Fine D, Revocation, Bar	Fine C to Fine D, Revocation, Bar
141	Dealer Agent Prohibited Business Practices	69W-600.013(2)(g)	Failure to Provide Florida Guide to Small Business Investments (SCOR)	Notice of Non-Compliance, Fine A to Fine B	Fine A to Fine B	Fine A to Fine B
142	Dealer Agent Prohibited Business Practices	69W-600.013(2)(h) - [(1)(a)]	Extension of Credit	Notice of Non-Compliance, Fine B to Fine C	Fine B to Fine D, Suspension A to Suspension B, Revocation	Fine C to Fine D, Suspension B to Suspension C, Revocation, Bar
143	Dealer Agent Prohibited Business Practices	69W-600.013(2)(h) - [(1)(b)]	Margin Agreement	Notice of Non-Compliance, Fine B to Fine C	Fine B to Fine D, Suspension A to Suspension B, Restriction	Fine C to Fine D, Suspension B to Suspension C, Revocation, Bar
144	Dealer Agent Prohibited Business Practices	69W-600.013(2)(h) - [(1)(e)]	Failing to Execute an Order	Notice of Non-Compliance, Fine B to Fine D,	Fine B to Fine D, Suspension A to Suspension C,	Fine D, Suspension A to Suspension C, Revocation, Bar

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Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
145	Dealer Agent Prohibited Business Practices	69W-600.013(2)(h) - [(1)(f)]	Unregistered Securities	Notice of Non-Compliance, Fine A to Fine C, Restriction, Suspension A to Suspension C	Fine A to Fine C, Restriction, Suspension B to Suspension C, Bar	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar
146	Dealer Agent Prohibited Business Practices	69W-600.013(2)(h) - [(1)(g)]	Representation of Qualifications	Notice of Non-Compliance, Fine C to Fine D, Restriction	Fine C to Fine D, Suspension B to Suspension C, Restriction, Revocation	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar
147	Dealer Agent Prohibited Business Practices	69W-600.013(2)(h) - [(1)(j)]	Using Unregistered Clearing Dealer	Notice of Non-Compliance, Fine C to Fine D, Restriction, Suspension A to Suspension C	Fine C to Fine D, Suspension A to Suspension C	Fine D, Restriction, Suspension C, Revocation
148	Dealer Agent Prohibited Business Practices	69W-600.013(2)(h) - [(1)(k)]	Recommending Use of an Unregistered Investment Adviser	Notice of Non-Compliance, Fine B to Fine D, Restriction	Fine C to Fine D, Suspension A to Suspension B, Restriction	Fine D, Restriction, Suspension C
149	Dealer Agent Prohibited Business Practices	69W-600.013(2)(h) - [(1)(l)]	Receiving Compensation from an Adviser	Notice of Non-Compliance, Fine B to Fine D, Restriction	Fine C to Fine D, Suspension A to Suspension B, Restriction	Fine D, Restriction, Suspension C
150	Dealer Agent Prohibited Business Practices	69W-600.013(2)(h) - [(1)(m)]	Sale of Non-Exempt Securities	Notice of Non-Compliance, Fine A to Fine C, Restriction, Suspension A to Suspension C	Fine A to Fine C, Restriction, Suspension B to Suspension C, Bar	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar
151	Dealer Agent Prohibited Business Practices	69W-600.013(2)(h) - [(1)(n)]	Providing False Client Data	Notice of Non-Compliance, Fine C to Fine D, Suspension B to Suspension C, Restriction, Revocation, Bar	Fine C to Fine D, Suspension B to Suspension C, Restriction, Revocation, Bar	Fine D, Revocation, Bar
152	Dealer Agent Prohibited Business Practices	69W-600.013(2)(h) - [(1)(o)]	Senior - Specific Certifications and Professional Designations	Notice of Non-Compliance, Fine C to Fine D, Suspension A to Suspension B, Restriction	Fine C to Fine D, Suspension B to Suspension C, Restriction, Revocation, Bar	Fine D, Revocation, Bar

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

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Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

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Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
153	Adviser/Agent Prohibited Business Practices	69W-600.0131(1)(a) (15 USC 80b-4)	Reports by Investment Advisers	Notice of Non-Compliance, Fine A to Fine B, Suspension B to Suspension C, Summary Suspension, Revocation, Bar	Fine A to Fine C, Suspension B to Suspension C, Summary Suspension, Revocation, Bar	Fine B to Fine D, Suspension B to Suspension C, Summary Suspension, Revocation, Bar
154	Adviser/Agent Prohibited Business Practices	69W-600.0131(1)(a) (15 USC 80b-4a)	Prevention of Misuse of Nonpublic Information	Notice of Non-Compliance, Fine A to Fine C, Restriction, Suspension A to Suspension C	Fine A to Fine C, Restriction, Suspension B to Suspension C, Bar	Fine B to Fine D, Restriction, Suspension C, Revocation, Bar
155	Adviser/Agent Prohibited Business Practices	69W-600.0131(1)(a) (15 USC 80b-5)	Investment Advisory Contracts	Notice of Non-Compliance, Restriction, Fine B to Fine D	Fine B to Fine D, Suspension A to Suspension B	Fine C to Fine D, Suspension B to Suspension C
156	Adviser/Agent Prohibited Business Practices	69W-600.0131(1)(a) (15 USC 80b-6)	Prohibited Transactions by Investment Advisers	Fine D, Revocation, Bar	Fine D, Revocation, Bar	Fine D, Revocation, Bar
157	Adviser/Agent Prohibited Business Practices	69W-600.0131(1)(a) (15 USC 80b-7)	Material Misstatement	Denial, Restriction, Suspension, Summary Suspension, Revocation, Bar	Denial, Restriction, Suspension, Summary Suspension, Revocation, Bar	Denial, Restriction, Suspension, Summary Suspension, Revocation, Bar
158	Adviser/Agent Prohibited Business Practices	69W-600.0131(1)(a) (15 USC 80b-8)	General Prohibitions	Fine D, Revocation, Bar	Fine D, Revocation, Bar	Fine D, Revocation, Bar
159	Adviser/Agent Prohibited Business Practices	69W-600.0131(1)(a) (17 CFR 275.204-1 and 17 CFR 275.204-3)	Amendments to Form ADV and Delivery of Brochures and Supplements	Notice of Non-Compliance, Fine A to Fine B	Fine A to Fine C, Suspension A to Suspension B	Fine B to Fine D, Suspension B to Suspension C, Revocation, Bar
160	Adviser/Agent Prohibited Business Practices	69W-600.0131(1)(a) (17 CFR 275.205-1, 17 CFR 275.205-2, and 17 CFR 275.205-3)	Contracts	Notice of Non-Compliance, Fine A to Fine B	Fine A to Fine C, Suspension A	Fine C to Fine D, Suspension B to Suspension C, Revocation, Bar
161	Adviser/Agent Prohibited Business Practices	69W-600.0131(1)(a) (17 CFR 275.206(3)-1, 17 CFR 275.206(3)-2, 17 CFR 275.206(4)-1, and 17 CFR 275.206(4)-3)	Prohibited Transactions	Notice of Non-Compliance, Fine B to Fine D, Suspension A to Suspension C, Revocation, Bar	Fine A to Fine D, Suspension A to Suspension C, Revocation, Bar	Fine B to Fine D, Suspension B to Suspension C, Revocation, Bar

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

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Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
162	Adviser/Agent Prohibited Business Practices	69W-600.0131(1) (paragraphs (b), (d), (f), (g), (i), (j), (k), (l), (n), (o), (p), (t), (u), (v), (w), and (x))	Prohibited Business Practices for Investment Advisers and Their Associated Persons	Notice of Non-Compliance, Fine B to Fine D, Restriction, Suspension A to Suspension C, Revocation, Bar	Fine D, Restriction, Suspension B to Suspension C, Revocation, Bar	Fine D, Revocation, Bar
163	Adviser/Agent Prohibited Business Practices	69W-600.0131(1) (paragraphs (c), (e), (h), (m), (q), (r), and (s))	Prohibited Business Practices for Investment Advisers and Their Associated Persons	Notice of Non-Compliance, Restriction, Fine B to Fine D	Fine B to Fine D, Suspension A to Suspension B	Fine C to Fine D, Suspension B to Suspension C
164	Adviser Custody Requirements	69W-600.0132(2)	Custody Requirements for Investment Advisers	Notice of Non-Compliance, Fine B to Fine D, Suspension A to Suspension C	Fine C to Fine D, Restriction, Suspension B to Suspension C	Fine D, Suspension C, Revocation, Bar
165	Dealer/Adviser/Agent Business Practices	69W-600.0133(1)	Use of Senior Specific Certifications or Senior Specific Professional Designations by Associated Persons and Investment Advisers	Notice of Non-Compliance, Fine C to Fine D, Suspension A to Suspension B, Restriction	Fine C to Fine D, Suspension B to Suspension C, Restriction, Revocation, Bar	Fine D, Revocation, Bar
166	Dealer Books and Records	69W-600.014(1)	Books and Records Requirements	Notice of Non-Compliance, Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar	Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar	Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar
167	Adviser Books and Records	69W-600.014(2)	Books and Records Requirements	Notice of Non-Compliance, Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar	Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar	Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar
168	Dealer /Adviser Books and Records	69W-600.014(6)	Books and Records Preservation Requirements	Notice of Non-Compliance, Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar	Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar	Fine A to Fine B, Suspension B to Suspension C, Revocation, Bar

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

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Office of Financial Regulation Disciplinary Guidelines for Chapter 517, Florida Statutes (F.S.) and Division 69W, Florida Administrative Code (F.A.C.) (effective 10-24), Incorporated by Reference in Rule 69W-1000.001, F.A.C.

Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
169	Dealer and Financial Reporting	69W-600.0151	Net Capital Requirements for Dealers	Notice of Non-Compliance, Fine A to Fine D, Restriction, Suspension A to Suspension B, Revocation	Fine B to Fine D, Suspension A to Suspension C, Revocation	Fine C to Fine D, Suspension B to Suspension C, Revocation, Bar
170	Adviser Financial Reporting	69W-600.0161	Net Capital and Financial Reporting Requirements for Investment Advisers	Notice of Non-Compliance, Fine A to Fine C, Restriction, Suspension A to Suspension B, Revocation	Fine B to Fine D, Suspension A to Suspension C, Revocation	Fine C to Fine D, Suspension B to Suspension C, Revocation, Bar
171	Dealer Financial Reporting	69W-600.017	Customer Protection Rule - Reserve Requirements and Custody of Customer Funds and Securities	Fine C to Fine D, Restriction, Suspension A	Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar
172	Securities Registration	69W-700.009	Escrow of Proceeds from Sale of Securities	Fine C to Fine D	Fine C to Fine D, Suspension A to Suspension B	Fine D, Suspension C, Revocation, Bar
173	Securities Registration	69W-700.012(5)	Oil and Gas Participation Plans	Notice of Non-Compliance, Fine C to Fine D, Suspension B to Suspension C, Restriction, Revocation, Bar	Fine D, Restriction, Suspension B to Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar
174	Securities Registration	69W-700.015	Offering Price of Equity Securities	Notice of Non-Compliance, Fine C to Fine D	Fine C to Fine D, Suspension A to Suspension B	Fine D, Suspension C, Revocation, Bar
175	Securities Registration	69W-700.020	Termination Date of Registration, Prospectuses not to be Used after Certain Date	Notice of Non-Compliance, Fine A to Fine B	Fine B to Fine C	Fine D
176	Dealer Books and Records	69W-700.021	Independent Transfer Agent and/or Registrar	Notice of Non-Compliance, Fine A to Fine C	Fine B to Fine C	Fine D

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

Office of Financial Regulation Disciplinary Guidelines for Chapter 517, Florida Statutes (F.S.) and Division 69W, Florida Administrative Code (F.A.C.) (effective 10-24), Incorporated by Reference in Rule 69W-1000.001, F.A.C.

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Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

Office of Financial Regulation Disciplinary Guidelines for Chapter 517, Florida Statutes (F.S.) and Division 69W, Florida Administrative Code (F.A.C.) (effective 10-24), Incorporated by Reference in Rule 69W-1000.001, F.A.C.

Violation #	Violation Category	Statute or Code	Short Description	1st Occurrence	2nd Occurrence	3rd and Subsequent Occurrence(s)
177	Dealer Securities Registration	69W-700.027	Loans and Other Affiliated Transactions	Fine C to Fine D, Suspension B to Suspension C, Revocation	Fine D, Suspension C, Revocation, Bar	Fine D, Suspension C, Revocation, Bar
178	Securities Registration	69W-700.030	Advertising and Sales Literature	Notice of Non-Compliance, Fine A	Fine A to Fine B, Restriction, Suspension A	Fine A to Fine C, Restriction, Suspension B
179	Issuer Securities Registration	69W-900.001	Disclosure of Business Activities in Cuba	Notice of Non-Compliance, Fine B to Fine C	Fine B to Fine D	Fine D, Suspension B to Suspension C, Revocation

Natural Person - Fine A = Up to \$5,000; Fine B = \$5,001 to \$10,000; Fine C = \$10,001 to \$15,000; Fine D = \$15,001 to \$20,000 / Business Entity - Fine A = Up to \$6,250; Fine B = \$6,251 to \$12,000; Fine C = \$12,001 to \$18,750; Fine D = \$18,751 to \$25,000

Suspension A = Up to 5 days; Suspension B = 6 to 30 days; Suspension C = over 30 days

Statutory authority: Fine – Section 517.191(9), Florida Statutes; Restriction – Section 517.161, Florida Statutes; Suspension, Revocation – Section 517.111 and 517.161, Florida Statutes; Summary Suspension – Section 517.121 and 517.1202, Florida Statutes; Bar – Section 517.191(10), Florida Statutes

Office of Financial Regulation Disciplinary Guidelines for Chapter 517, Florida Statutes (F.S.) and Division 69W, Florida Administrative Code (F.A.C.) (effective 10-24), Incorporated by Reference in Rule 69W-1000.001, F.A.C.

**STATE OF FLORIDA
OFFICE OF FINANCIAL REGULATION**

**Notice of Florida Limited Offering
Pursuant to Section 517.0611, Florida Statutes**

GENERAL INSTRUCTIONS

An issuer of a limited offering under Florida's Limited Offering Exemption (s. 517.0611, Florida Statutes) must file a notice of the offering with the Office of Financial Regulation ("Office") at least 10 days before the issuer commences the offering or the offering is displayed on a website of an intermediary. To qualify for the exemption, issuers must meet certain eligibility requirements (see "Issuer Eligibility" below).

Form FLO is the form used to notify the Office of the offering. It can also be used to amend a notice-filing or notice the termination of the offering.

The Form FLO must be submitted through the Office's Regulatory Enforcement and Licensing (REAL) System at <https://real.flofr.gov>. Upon completing the notice form online, issuers must pay a nonrefundable filing fee of \$200 through the REAL System.

This form is divided into the following items:

- Type of Filing
- Issuer Information
- Issuer Organization
- Financial Institution
- Target Offering Amount

TYPE OF FILING

File an Initial Notice Filing: This designation applies to initial filers.

File an Amendment – This designation applies to any changes to the notice.

The issuer must amend Form FLO within 10 days after any information contained in the notice becomes inaccurate for any reason. Amendments must be filed through the REAL System.

Terminate Notice Filing: This designation applies to a notice of termination. The issuer must file Form FLO and provide the effective date of the termination within 10 calendar days of the date of cancellation or termination.

ITEM 1: ISSUER INFORMATION

A. Full name of issuer – Provide the complete legal business name of the issuer.

B. Name under which business is conducted, if different from Item 1A. – Name under which the company operates if different from business name. If you do not use a fictitious name, leave the question blank.

C. Federal Employer Identification Number of issuer

D. Principal place of business address – This is the main office physical address or the headquarters address (no P.O. boxes).

E. Mailing address, if different from above – Provide if different from principal place of business (P.O. Box is acceptable).

F. Business telephone number – Telephone number of the issuer.

G. Business e-mail address – E-mail address of the issuer.

H. Contact person name and title – Person to be contacted regarding the notice filing if different than the person.

I. Contact person's e-mail address – E-mail address of the person to be contacted regarding the notice filing

J. Contact employee's telephone number - Can be different from 1.F.

K. Intermediary's website address where issuer's securities will be offered: Provide the Uniform Resource Locator (URL).

ITEM 2: ISSUER ORGANIZATION

Predecessors/Officers/Directors/Owners/General Partners/Managers/Managing Members - List all persons as requested in this section.

Predecessor – A person who had an ownership or position prior to someone else or an entity the major portion of whose assets have been acquired directly or indirectly by an issuer.

Officer – Any person who is a Chief Executive Officer, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Compliance Officer, Director, or individual with similar status or functions.

Director – Any person who is on the Board of Directors or occupies a similar function.

Owner- Any person or entity that maintains any ownership share in the issuer.

Title - List the person's or entity's title within the issuer.

Status – List the person's or entity's relationship to the issuer; i.e., owner, partner, shareholder.

Ownership percentage codes – List the corresponding ownership code based on the person's ownership percentage in the issuer. Ownership codes are: Z – No ownership; NA – less than 20%; A 20% but less than 50%; B – 50% but less than 75%; C – 75% or more.

ITEM 3: FINANCIAL INSTITUTION

A. Name of financial institution - Identify the federally insured financial institution where investor funds will be deposited.

“Financial institution” means a state or federal savings or thrift association, bank, savings bank, trust company, international bank agency, international banking corporation, international branch, international representative office, international administrative office, international trust entity, international trust company representative office, qualified limited service affiliate, credit union, or an agreement corporation operating pursuant to s. 25 of the Federal Reserve Act, 12 U.S.C. ss. 601 et seq. or Edge Act corporation organized pursuant to s. 25(a) of the Federal Reserve Act, 12 U.S.C. ss. 611 et seq.

B. Address of financial institution – Main office address or headquarters of the financial institution.

C. Financial institution's telephone number

ITEM 4: TARGET OFFERING AMOUNT

Enter the target offering amount, in USD.

Target offering amount – The minimum amount of aggregate capital raised from investors in the offering in order for the funds to be released to the issuer. The amount cannot exceed \$5 million. The amount stated determines the issuer's financial reporting requirements in its disclosure statement under s. 517.0611(8)(k), F.S.

Note: This amount must be reported in the initial notice filing and cannot be amended.

ISSUER ELIGIBILITY

moral turpitude or fraudulent or dishonest dealing.

- In the past 5 years for a misdemeanor involving registration as a dealer, investment adviser, issuer of securities, or associated person or the application for such registration or involving moral turpitude or fraudulent or dishonest dealing.

6. The issuer must not be subject to a disqualification described in s. 517.0616, F.S., or s. 517.1611, F.S.

1. The issuer must be a for-profit business entity that maintains its principal place of business, and derives its revenues primarily from operations in this state. s. 517.0611(4)(a), F.S.

2. The issuer must conduct transactions for an offering of \$2.5 million or more through a dealer registered with the office or an intermediary registered under s. 517.12, F.S. For an offering of less than \$2.5 million, the issuer may, but is not required to, use such dealer or intermediary. s. 517.0611(4)(b), F.S.

3. The issuer may not be, before or as a result of the offering, an investment company as defined in s. 3 of the Investment Company Act of 1940, 15 U.S.C. s. 80a-3, as amended, or subject to the reporting requirements of s. 13 or s. 15(d) of the Securities Exchange Act of 1934, 15 U.S.C. s. 78m or s. 78o(d), as amended. s. 517.0611(4)(c), F.S.

4. The issuer may not be a business entity that has an undefined business operation, lacks a business plan, lacks a stated investment goal for the funds being raised, or plans to engage in a merger or acquisition with an unspecified business entity. s. 517.0611(4)(d), F.S.

5. The issuer may not be subject to a disqualification described in ss. 517.0616 or 517.1611, Florida Statutes. Each director, officer, manager, managing member, general partner, or person occupying a similar status or performing a similar function, or person holding more than 20 percent of the equity interest of the issuer, is subject to this requirement. s. 517.0611(4)(e), F.S.

Disqualifying events under s. 517.1611, Florida Statutes, include criminal convictions, pleas of nolo contendere, or pleas of guilt, regardless of whether adjudication was withheld, that occurred:

- In the past 15 years for a felony involving registration as a dealer, investment adviser, issuer of securities, or associated person or the application for such registration or involving

**STATE OF FLORIDA
OFFICE OF FINANCIAL REGULATION**

**NOTICE OF FLORIDA LIMITED OFFERING
Pursuant to Section 517.0611, Florida Statutes**

Check the box that indicates what you would like to do:

- File an Initial Notice Filing** (Filing fees required – See instructions)
- File an Amendment** – REAL File # _____ (Circle the question(s) amended)
- Terminate Notice Filing** – REAL File # _____

1. Issuer Information

A. Full name of issuer:

B. Name under which business is conducted, if different from Item 1A:

C. Federal Employer Identification Number:

D. Principal place of business address (Street address only; do not use a P.O. Box)

(Number and Street) (City) (State) (Zip Code)

E. Mailing address, if different from above (P.O. Box acceptable):

(Number and Street; P.O. Box) (City) (State) (Zip Code)

F. Business telephone number: (_____) _____ - _____

G. Business e-mail address:

H. Contact person name and title:

I. Contact person's e-mail address:

J. Contact person's telephone number:

K. Intermediary's or issuer's website address where issuer's securities will be offered:

2. Issuer Organization

A. Predecessors/Officers/Directors/Owners/General Partners/Managers/Managing Members

Ownership codes are: Z – No ownership B – 50% but less than 75%
 NA – less than 20% C – 75% or more
 A – 20% but less than 50%

Name	Predecessor (Y/N)	Title (Board/Officer Title)	Status (Shareholder, Partner, Owner, etc.)	Ownership Code	Date Title or Status Relinquished

3. Financial Institution

A. Name of financial institution:

B. Address of financial institution:

C. Financial institution's telephone number:

(_____)_____-_____

4. Target Offering Amount & Date to Reach Target Offering Amount

Target Offering Amount: \$ _____ Date to Reach Target Offering Amount: _____

5. Irrevocable Consent to Service of Civil Process

The notice filer, for the purposes of complying with the laws of the State of Florida relating to either the registration or sale of securities, as required by Chapter 517, Florida Statutes, hereby irrevocably appoints the Office of Financial Regulation and its successors, its attorney in the State of Florida upon whom may be served any notice, process or pleading in any laws of said State; and the notice-filer does hereby consent that any such action or proceeding against it may be commenced in any court of competent jurisdiction and proper venue within said State by service of process upon said officer with the same effect as if the undersigned was organized or created under the laws of said State and has lawfully been served with process in said State. It is requested that a copy of any notice, process, or pleading served hereunder, be mailed to the above designated contact person at the applicant's principal address, or mailing address if different.

Type full name of Authorized Representative of the Issuer

Type full name of Authorized Representative of the Issuer

(Date)

**STATE OF FLORIDA
OFFICE OF FINANCIAL REGULATION**

**REGISTRATION OF FLORIDA LIMITED OFFERING
INTERMEDIARY APPLICATION**

GENERAL INSTRUCTIONS

An intermediary of a securities offering under Florida's Limited Offering Exemption (s. 517.0611, Florida Statutes (F.S.)), must either be registered as a dealer, or file an application for registration as an intermediary with the Office of Financial Regulation (Office).

Form FLO-INT is used by an intermediary to submit an application to the Office. Form FLO-INT can also be used to amend a registration or terminate a registration.

The Form FLO-INT must be submitted through the Office's Regulatory Enforcement and Licensing (REAL) System at <https://real.flofr.gov>. Upon completing the form online, intermediaries must pay a nonrefundable filing fee of \$200 through the REAL System.

Form FLO-INT is divided into the following

items: Type of Filing

1. Intermediary Information
 2. Control Affiliates
 3. Disclosure Information
 4. Termination
 5. Irrevocable Consent to Service of Civil Process and Signature of Authorized Representative
- Disclosure Reporting Page for Applicant
Biographical Summary
Disclosure Reporting Page for Control Affiliates

This form, which includes its instructions, is incorporated by reference in Rule 69W-600.0019, Florida Administrative Code, as a rule, and define terms used in s. 517.0611 and s. 517.12, F.S.

TYPE OF FILING

File an Initial Application - This designation applies to initial filers.

File an Amendment - This designation applies to any changes to the application or registration.

The intermediary must amend Form FLO-INT within 30 days after any information contained in the application or registration becomes inaccurate for any reason. Amendments must be filed through the REAL System.

The intermediary's REAL File # must be included for an amendment.

Terminate Registration - This designation applies to termination of an application or registration. Provide the effective date of the termination. A completed Schedule C must be included when terminating a registration.

The intermediary's REAL File # must be included for a termination.

ITEM 1: INTERMEDIARY INFORMATION

A. Full legal name – Provide the complete legal name of the intermediary.

B. Name under which business is conducted, if different from Item 1A. – Name under which the company operates if different from business name. If you do not use a fictitious name, leave the question blank.

C. Federal Employer Identification Number – Provide the intermediary's Federal Employer Identification Number.

D. Principal office and place of business – This is the main office physical address or the headquarters address (no P.O. boxes) for the intermediary.

E. Mailing address, if different from above – Provide if different from principal place of business (P.O. Box is acceptable).

F. Business telephone numbers – Telephone number and fax number of the principal office.

G. Contact person's name and title – Person to be contacted regarding the intermediary.

H. Contact person's e-mail address – Provide the contact person's email address.

I. Contact person's telephone number - Can be different from 1.F.

J. Intermediary's website address where issuer's securities will be offered - Provide the Uniform Resource Locator (URL).

K. Location of the books and records required to be maintained under Rule 69W-600.0145, Florida Administrative Code, if other than the principal office and place of business - Provide the location where the intermediary's books and records will be stored if different from the address listed in 1.D. or 1.E.

L. Applicant is a - Select the type of business entity under which the intermediary is organized and registered with the Secretary of State. An intermediary must be a natural person residing in the state or a corporation, trust, partnership, or other legal entity registered with the Secretary of State to do business in the state, which facilitates the offer or sale of securities under s. 517.0611, F.S. If the intermediary is a corporation, the intermediary must file a copy of its articles of incorporation and amendments to the articles of incorporation. If the intermediary is a limited liability company, the intermediary must file a copy of the

articles of organization. If the intermediary is a partnership, the intermediary must file a copy of the partnership agreement.

M. Other Business Locations –

Address – Provide the address of the additional business location(s).

Contract Person – Provide the name of the contact person who manages or is in charge of the corresponding additional intermediary business location(s).

Telephone Number – Provide the telephone number of the contact person for the corresponding additional intermediary business location.

ITEM 2: CONTROL AFFILIATES

Terms are italicized throughout this form.

Control Affiliate – A person named as a control person or any other individual or entity 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.

Full Legal Name – List the control affiliate’s legal name.

Title/status – List the person or organization’s title within the intermediary, and/or relationship to the intermediary. (Ex. – Owner, Director, Officer, Chief Compliance Officer)

Date Title/Status Held – List the date(s) the corresponding individual or entity held the title/status.

Ownership codes – List the corresponding ownership code based on the person’s ownership percentage in the intermediary. Ownership codes are: Z – no ownership; NA – Greater than 0 but less than 20%; A – 20% but less than 50%; B – 50% but less than 75%; C – 75% or more.

ITEM 3: DISCLOSURE INFORMATION

Applicant – the intermediary applying on or amending this form.

If the Applicant answers “Yes” to any question in Item 3, the Applicant must complete and submit a “Disclosure Reporting Page” providing additional information about each unrelated event. A separate and complete “Disclosure Reporting Page” must be submitted for each item marked “Yes.” If the Applicant has multiple events for each “yes” answer, complete a “Disclosure Reporting Page” for each event.

3.A. Criminal Actions

1 - Check “Yes” if the Applicant has ever been convicted of any felony, or pled guilty or nolo contendere (“no contest”) to any charge of a felony, in a domestic, foreign, or military court; otherwise check “No.”

2 - Check “Yes” if the Applicant has ever been charged with a felony; otherwise check “No.”

3 - Check “Yes” if the Applicant has ever been convicted of any misdemeanor, or pled guilty or nolo contendere (“no contest”) in a domestic, foreign, or military court to any charge of a misdemeanor; otherwise check “No.”

4 - Check “Yes” if the Applicant has ever been charged with any misdemeanor in a domestic, foreign, or military court; otherwise check “No.”

3B. Regulatory Actions

1 - Check “Yes” if the Applicant has ever been found by a state, federal, or foreign financial regulatory authority to have made a false statement or omission, or been dishonest, unfair, or unethical; otherwise check “No.”

2 - Check “Yes” if the Applicant has ever been found by a state, federal, or foreign financial regulatory authority to have been involved in a violation of any regulation or statute; otherwise check “No.”

3 - Check “Yes” if the Applicant has ever been found by a state, federal, or foreign financial regulatory authority to have been a cause of the denial, suspension, revocation, or restriction of the authorization of an investment-related business to operate; otherwise check “No.”

4 - Check “Yes” if a state, federal, or foreign financial regulatory authority has ever entered an order against the Applicant in connection with investment-related activity; otherwise check “No.”

5 - Check “Yes” if a state, federal, or foreign financial regulatory authority has ever imposed a civil money penalty on the Applicant or ordered the Applicant to cease and desist from any activity; otherwise check “No.”

6 - Check “Yes” if a state, federal, or foreign financial regulatory authority has ever denied, suspended, or revoked the registration or license of the Applicant or otherwise restricted the activities of the Applicant; otherwise check “No.”

3C. Self – Regulatory Organization Actions

1 - Check “Yes” if any self-regulatory organization has found the Applicant to have made a false statement or omission; otherwise check “No.”

2 - Check “Yes” if any self-regulatory organization has found the Applicant to have been involved in a violation of its rules; otherwise check “No.”

3 - Check “Yes” if any self-regulatory organization has found the Applicant to have been the cause of a denial, suspension, revocation, or restriction of the authorization of an investment-related business to operate; otherwise check “No.”

4 - Check “Yes” if any self-regulatory organization has disciplined the Applicant by expelling, suspending, or otherwise restricting the activities of the Applicant; otherwise check “No.”

3D. Current Proceedings

Check “Yes” if the Applicant is currently the subject of any proceeding that could result in a “yes” answer to any

part of Item 3.B. or 3.C.; otherwise check "No."

3E. Civil Justice Actions

1 - Check "Yes" if any domestic or foreign court enjoined the Applicant in connection with any investment-related activity; otherwise check "No."

2 - Check "Yes" if any domestic or foreign court ever found that the Applicant was involved in a violation of investment-related statutes or regulations; otherwise check "No."

3 - Check "Yes" if any domestic or foreign court ever dismissed, pursuant to a settlement agreement, an investment-related civil action brought against the Applicant by a state or foreign financial regulatory authority; otherwise check "No."

4 - Check "Yes" if the Applicant is now the subject of any civil proceeding that could result in a "yes" answer to any part of Items 3.E.1, 3.E.2, or 3.E.3; otherwise check "No."

5 - Check "Yes" if the Applicant is currently the subject of any unsatisfied judgments or liens; otherwise check "No."

6 - Check "Yes" if the Applicant has ever declared Bankruptcy; otherwise check "No."

7 - Check "Yes" if the Applicant has ever been declared insolvent; otherwise check "No."

ITEM 4: TERMINATION

Item 4 must be completed to terminate the registration of an intermediary. Submission of a completed Registration of Crowdfunding Intermediary Application and required attachments, indicating a desire to Terminate Registration, does not entitle an intermediary to termination. Terminating the registration of an intermediary is at the sole discretion of the Office.

A. Date the intermediary ceased business – Provide the date the intermediary ceased all business operations. Any date listed here must have passed and cannot be forthcoming.

B. Location of Books and Records after Registration Termination

(1) Name of the Custodian of Records – Provide the name of the Custodian who will be in possession of the records once the intermediary terminates.

(2) Contact person – Provide the name of the contact person regarding any future business for the intermediary.

(3) Address of contact person – Provide the address the contact person can be reached at. Check the box if the address given for the contact person is a private residence.

(4) Telephone number – Provide the contact person's telephone number.

(5) E-mail – Provide the contact person's email address.

(6) Briefly describe the books and records kept at this location – Provide information about which books and records are being kept at the contact person's address. If books and records are to be stored at two or more addresses, all addresses must be listed.

ITEM 5: IRREVOCABLE CONSENT TO SERVICE OF CIVIL PROCESS AND SIGNATURE OF AUTHORIZED REPRESENTATIVE

An intermediary must consent that in suits, proceedings, and actions growing out of the violation of any provision of Chapter 517, F.S., the service on the Office of a notice, process, or pleading therein, authorized by the laws of this state, shall be as valid and binding as if due service has been made on the intermediary. Any such action shall be brought either in the county of the plaintiff's residence or in the county in which the office has its official headquarters.

By typing his/her electronic signature, the authorized representative of the intermediary represents that he/she has full authority by the intermediary to bind the intermediary to irrevocable consent to service of civil process on the Office.

By typing his/her electronic signature, the authorized representative of the intermediary represents that he/she has read the application and that he/she has the full authority by the intermediary to bind the intermediary to this application.

INTERMEDIARY ELIGIBILITY

1. - Each intermediary applicant and any direct owners, principals, or indirect owners that are required to be reported on a form adopted by commission rule shall submit fingerprints for live-scan processing in accordance with rules adopted by the commission. The fingerprints may be submitted through a third-party vendor authorized by the Florida Department of Law Enforcement to provide live-scan fingerprinting. The costs of fingerprint processing shall be borne by the person subject to the background check. The Department of Law Enforcement shall conduct a state criminal history background check, and a federal criminal history background check must be conducted through the Federal Bureau of Investigation. The office shall review the results of the state and federal criminal history background checks and determine whether the applicant meets registration requirements. s. 517.12(19)(b), F.S.

2. - An intermediary not registered as a dealer under s. 517.12(5) may not:

(a) Offer investment advice or recommendations. A refusal by an intermediary to post an offering that it deems not credible or that represents a potential for fraud may not be construed as an offer of investment advice or recommendation.

(b) Solicit purchases, sales, or offers to buy securities offered or displayed on its website.

(c) Compensate employees, agents, or other persons for the solicitation of, or based on the sale of, securities offered or displayed on its website.

(d) Hold, manage, possess, or otherwise handle investor funds or securities.

(e) Compensate promoters, finders, or lead generators for providing the intermediary with the personal identifying information of any prospective investor.

(f) Engage in any other activities set forth by commission rule.

s. 517.0611(13), F.S.

3. - The intermediary must not be subject to a disqualification described in U.S. Securities and Exchange Commission ("SEC") Rule 506(d), 17 C.F.R. 230.506(d), adopted pursuant to the Securities Act of 1933. Each director, officer, control person of the issuer, any person occupying a similar status or performing a similar function, and each person holding more than 20 percent of the shares of the intermediary is subject to this requirement.

s. 517.12 (19)(d), F.S.

Disqualifying events under SEC Rule 506(d) include the following:

- Certain criminal convictions
- Certain court injunctions and restraining orders
- Final orders of certain state and federal regulators
- Certain SEC disciplinary orders
- Certain SEC cease-and-desist orders
- SEC stop orders and orders suspending the Regulation A exemption
- Suspension or expulsion from membership in a self-regulatory organization (SRO), such as FINRA, or from association with an SRO member
- U.S. Postal Service false representation orders

Review the text of SEC Rule 506(d) for more specific information.

**STATE OF FLORIDA
OFFICE OF FINANCIAL REGULATION**

REGISTRATION OF FLORIDA LIMITED OFFERING INTERMEDIARY APPLICATION

Check the box that indicates what you would like to do:

- File an Initial Application** (Filing fees required – See instructions)
 File an Amendment – REAL File # _____
 Terminate Registration – REAL File # _____ (Complete Section 4)

1. Intermediary Information

A. Full legal name:

B. Name under which business is conducted, if different from Item 1A:

C. Federal Employer Identification Number:

D. Principal office and place of business address (Street address only; do not use a P.O. Box)

_____ (Number and Street) _____ (City) _____ (State) _____ (Zip Code)

If this address is a private residence, check this box:

E. Mailing address, if different from above (P.O. Box acceptable):

_____ (Number and Street; P.O. Box) _____ (City) _____ (State) _____ (Zip Code)

F. Business telephone numbers:

(_____) _____ - _____ (Business Phone) (_____) _____ - _____ (Business Fax)

G. Contact person's name and title:

_____ (Name) _____ (Title)

H. Contact person's e-mail address:

I. Contact person's telephone number:

(_____) _____ - _____

J. Intermediary's website address where securities will be offered:

K. Location of the books and records required to be maintained under Rule 69W-600.0145, Florida Administrative Code, if other than the principal office and place of business:

_____ (Number and Street) _____ (City) _____ (State) _____ (Zip Code)

If this address is a private residence, check this box:

L. *Applicant* is a: Corporation Partnership LLC Trust Individual (Natural Person)

Attach copy (in PDF form) of *Applicant's* articles of incorporation, if a Corporation, or partnership agreement, if a Partnership.

M. Other Business Locations:

Address	Contact Person	Telephone Number

2. Control Affiliates

Complete the "Title/Status" column by entering board/management titles and/or status such as partner, trustee, shareholder, or owner.

Ownership Codes are: Z – No ownership B – 50% but less than 75%
 N/A –Less than 20% C – 75% or more
 A – 20% but less than 50%

Full Legal Name (Entities: List full legal name) (Individuals: First Name Middle Name, Last Name)	Title/Status	Date Title/Status Held				Ownership Code
		From		To		
		Month	Year	Month	Year	

Each control affiliate must complete the Biographical Summary portion of this form.

3. Disclosure Information

Provide information about the *Applicant's* disciplinary history. One event may result in the requirement to answer "yes" to more than one of the questions.

If the answer is "yes" to a question in any part of Item 3, a completed Disclosure Reporting Page (DRP) for each unrelated event must be attached.

Investment-related business: For the purposes of Item 3, "investment-related business" means any business pertaining to securities, commodities, banking, insurance, or real estate (including, but not limited to, acting as or being associated with a broker-dealer, municipal securities dealer, government securities broker or dealer, issuer, investment company, investment adviser, futures sponsor, bank, or savings association).

3.A. Criminal Actions

	Yes	No
(1) Has the <i>Applicant</i> ever been convicted of any felony, or pled guilty or nolo contendere ("no contest") to any charge of a felony, in a domestic, foreign, or military court?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Has the <i>Applicant</i> ever been charged with any felony in a domestic, foreign, or military court?	<input type="checkbox"/>	<input type="checkbox"/>
(3) Has the <i>Applicant</i> ever been convicted of any misdemeanor, or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court?	<input type="checkbox"/>	<input type="checkbox"/>
(4) Has the <i>Applicant</i> ever been charged with any misdemeanor in a domestic, foreign, or military court?	<input type="checkbox"/>	<input type="checkbox"/>

3.B. Regulatory Actions

	Yes	No
Has any state, federal, or foreign financial regulatory authority ever:		
(1) found the <i>Applicant</i> to have made a false statement or omission, or been dishonest, unfair, or unethical?	<input type="checkbox"/>	<input type="checkbox"/>
(2) found the <i>Applicant</i> to have been involved in a violation of any regulation or statute?	<input type="checkbox"/>	<input type="checkbox"/>
(3) found the <i>Applicant</i> to have been a cause of the denial, suspension, revocation, or restriction of the authorization of an investment-related business to operate?	<input type="checkbox"/>	<input type="checkbox"/>
(4) entered an order against the <i>Applicant</i> in connection with investment-related activity?	<input type="checkbox"/>	<input type="checkbox"/>
(5) imposed a civil money penalty on the <i>Applicant</i> or ordered the <i>Applicant</i> to cease and desist from any activity?	<input type="checkbox"/>	<input type="checkbox"/>
(6) denied, suspended, or revoked the registration or license of the <i>Applicant</i> or otherwise restricted the activities of the <i>Applicant</i> ?	<input type="checkbox"/>	<input type="checkbox"/>

3.C. Self-Regulatory Organization Actions

	Yes	No
Has any self-regulatory organization ever:		
(1) found the <i>Applicant</i> to have made a false statement or omission?	<input type="checkbox"/>	<input type="checkbox"/>
(2) found the <i>Applicant</i> to have been involved in a violation of its rules?	<input type="checkbox"/>	<input type="checkbox"/>
(3) found the <i>Applicant</i> to have been the cause of a denial, suspension, revocation, or restriction of the authorization of an investment-related business to operate?	<input type="checkbox"/>	<input type="checkbox"/>
(4) disciplined the <i>Applicant</i> by expelling, suspending, or otherwise restricting the activities of the <i>Applicant</i> ?	<input type="checkbox"/>	<input type="checkbox"/>

3.D. Current Proceedings

	Yes	No
Is the <i>Applicant</i> currently the subject of any proceeding that could result in a “yes” answer to any part of Item 3.B. or 3.C?	<input type="checkbox"/>	<input type="checkbox"/>

3.E. Civil Judicial Actions

	Yes	No
(1) Has any domestic or foreign court ever enjoined the <i>Applicant</i> in connection with any investment-related activity?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Has any domestic or foreign court ever found that the <i>Applicant</i> was involved in a violation of investment-related statutes or regulations?	<input type="checkbox"/>	<input type="checkbox"/>
(3) Has any domestic or foreign court ever dismissed, pursuant to a settlement agreement, an investment-related civil action brought against the <i>Applicant</i> by a state or foreign financial regulatory authority?	<input type="checkbox"/>	<input type="checkbox"/>
(4) Is the <i>Applicant</i> now the subject of any civil proceeding that could result in a “yes” answer to any part of Items 3.E.1, 3.E.2, or 3.E.3?	<input type="checkbox"/>	<input type="checkbox"/>
(5) Is the <i>Applicant</i> currently the subject of any unsatisfied judgments or liens?	<input type="checkbox"/>	<input type="checkbox"/>
(6) Has the <i>Applicant</i> ever declared Bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
(7) Has the <i>Applicant</i> ever been declared insolvent?	<input type="checkbox"/>	<input type="checkbox"/>

4. Termination (Complete only if terminating registration)

A. Date business ceased: _____

B. Location of books and records after registration termination

Provide the following information for the location of the books and records of the intermediary after registration is terminated:

(1) Name of the Custodian of Records: _____

(2) Contact person: _____

(3) Address of contact person:

_____ (Number and Street) _____ (City) _____ (State) _____ (Zip Code)

If the address is a private residence, check this box:

(4) Telephone number: (_____) _____ - _____

(5) Email: _____

(6) Briefly describe the books and records kept at this location: _____

5. Irrevocable Consent to Service of Civil Process and Signature of Authorized Representative

The Intermediary, for the purposes of complying with the laws of the State of Florida relating to either the registration or sale of securities, as required by Chapter 517, Florida Statutes, hereby irrevocably appoints the Office of Financial Regulation and its successors, its attorney in the State of Florida upon whom may be served any notice, process or pleading in any laws of said State; and the Intermediary does hereby consent that any such action or proceeding against it may be commenced in any court of competent jurisdiction and proper venue within said State by service of process upon said officer with the same effect as if the undersigned was organized or created under the laws of said State and has lawfully been served with process in said State. It is requested that a copy of any notice, process, or pleading served hereunder, be mailed to the above designated contact person at the applicant's principal address, or mailing address if different.

Type full name of Authorized Representative of the Intermediary

The undersigned hereby represents that he or she has full authority to sign and verify this application and has executed this form on behalf of the Applicant. Further, the undersigned represents that, to his or her knowledge or belief, all information submitted in connection herewith, is complete and accurate and contains no misstatements, misrepresentations, or omissions of material facts. The undersigned further acknowledges that any misstatement, misrepresentation, or omission of material facts may cause the Office to deny the application or initiate proceedings against the Applicant. The undersigned further represents that, to the extent that any information previously submitted is not amended, such information is currently accurate and complete.

Type full name of Authorized Representative of the Intermediary

(Date)

Disclosure Reporting Page (FLO-INT)

This Disclosure Reporting Page (DRP) is an **INITIAL** or **AMENDED** response to report details for affirmative responses to **Questions 3A, 3B, 3C, 3D, and 3E** by the *Applicant* on Form FLO-INT.

Check question you are responding to: **3A(1)** **3A(2)** **3A(3)** **3A(4)** **3B(1)** **3B(2)** **3B(3)**
 3B(4) **3B(5)** **3B(6)** **3C(1)** **3C(2)** **3C(3)** **3C(4)** **3D** **3E(1)** **3E(2)** **3E(3)** **3E(4)**
 3E(5) **3E(6)** **3E(7)**

Use only one DRP to report details for the same event. Unrelated actions must be reported on separate DRPs.

1. Action initiated by: (Name of Regulator, Arresting Jurisdiction, Creditor/Lien Holder, Private Plaintiff, etc.)

2. Filing date of action (MM/DD/YYYY): _____ **Exact**
If not exact, provide explanation:

3. Formal Action was brought in (include name of Federal, Military, State or Foreign Court, Location of Court – City or County and State or Country, Docket/Case Number):

4. Employing business when activity occurred:

5. Describe the allegations related to this action. (Attach a separate sheet if necessary.):

6. Current status of action? **Pending** **On Appeal** **Final**

7. If on appeal, action appealed to (provide name of court): Date Appeal Filed (MM/DD/YYYY):

8. If Pending, date notice/process was served (MM/DD/YYYY): _____ **Exact**
If not exact, provide explanation:

If Final or On Appeal, complete items below. For Pending Actions, complete item 11 only.

9. Provide a detailed explanation of how the matter was resolved. (Attach a separate sheet if necessary):

10. Resolution Date: (MM/DD/YYYY): _____ **Exact**
If not exact, provide explanation:

11. Comments. Use this section to provide a summary of the circumstances leading to the action, as well as the status or disposition and/or finding(s).

12. In addition to the information requested in this DRP, provide documentation pertaining to each matter. Such documentation includes, but is not limited to, certified copies of criminal convictions or administrative orders entered against the *Applicant*.

**State of Florida
Office of Financial Regulation**

Biographical Summary

Check the box that indicates what you would like to do:

- Submit an initial biographical summary**
 Submit an amendment to a biographical summary

1. Applicant Information

A. Business Name of *Applicant* (Same as Question 3A on page 1 of Application):

2. Control Affiliate Biographical Summary

A. Identifying Information:

Federal Employer Identification Number if *control affiliate* is an entity; Social Security Number if an individual

B. Name:

Legal name if *control affiliate* is an entity: _____

Name of *control affiliate* if an individual:

First Name	Middle Name	Last Name	Suffix	Date of Birth

C. Business or Residential Address: (Street address only; do not use a P.O. Box)

_____ (Number and Street) _____ (City) _____ (State) _____ (Zip Code)

D. Mailing Address, if different from above

_____ (Number and Street; P.O. Box) _____ (City) _____ (State) _____ (Zip Code)

E. Telephone Number

(____) _____ - _____

3. Disclosure Information

Provide information about the *control affiliate*'s disciplinary history. One event may result in the requirement to answer "yes" to more than one of the questions.

If the answer is "yes" to a question in any part of Item 3, a completed Disclosure Reporting Page (DRP) for each unrelated event must be attached.

Investment-related business: For the purposes of Item 3, "investment-related business" means any business pertaining to securities, commodities, banking, insurance, or real estate (including, but not limited to, acting as or being associated with a broker-dealer, municipal securities dealer, government securities broker or dealer, issuer, investment company, investment adviser, futures sponsor, bank, or savings association).

3.A. Criminal Actions

	Yes	No
(1) Has the <i>control affiliate</i> ever been convicted of any felony, or pled guilty or nolo contendere (“no contest”) to any charge of a felony, in a domestic, foreign, or military court?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Has the <i>control affiliate</i> ever been charged with any felony in a domestic, foreign, or military court?	<input type="checkbox"/>	<input type="checkbox"/>
(3) Has the <i>control affiliate</i> ever been convicted of any misdemeanor, or pled guilty or nolo contendere (“no contest”) in a domestic, foreign, or military court?	<input type="checkbox"/>	<input type="checkbox"/>
(4) Has the <i>control affiliate</i> ever been charged with any misdemeanor in a domestic, foreign, or military court?	<input type="checkbox"/>	<input type="checkbox"/>

3.B. Regulatory Actions

	Yes	No
Has any state, federal, or foreign financial regulatory authority ever:		
(1) found the <i>control affiliate</i> to have made a false statement or omission, or been dishonest, unfair, or unethical?	<input type="checkbox"/>	<input type="checkbox"/>
(2) found the <i>control affiliate</i> to have been involved in a violation of any regulation or statute?	<input type="checkbox"/>	<input type="checkbox"/>
(3) found the <i>control affiliate</i> to have been a cause of the denial, suspension, revocation, or restriction of the authorization of an investment-related business to operate?	<input type="checkbox"/>	<input type="checkbox"/>
(4) entered an order against the <i>control affiliate</i> in connection with investment-related activity?	<input type="checkbox"/>	<input type="checkbox"/>
(5) imposed a civil money penalty against the <i>control affiliate</i> or ordered the <i>control affiliate</i> to cease and desist from any activity?	<input type="checkbox"/>	<input type="checkbox"/>
(6) denied, suspended, or revoked the registration or license or otherwise restricted the <i>control affiliate</i> 's activities?	<input type="checkbox"/>	<input type="checkbox"/>

3.C. Self-Regulatory Organization Actions

	Yes	No
Has any self-regulatory organization ever:		
(1) found the <i>control affiliate</i> to have made a false statement or omission?	<input type="checkbox"/>	<input type="checkbox"/>
(2) found the <i>control affiliate</i> to have been involved in a violation of its rules?	<input type="checkbox"/>	<input type="checkbox"/>
(3) found the <i>control affiliate</i> to have been the cause of a denial, suspension, revocation, or restriction of the authorization of an investment-related business to operate?	<input type="checkbox"/>	<input type="checkbox"/>
(4) disciplined the <i>control affiliate</i> by expelling, suspending, or otherwise restricting its activities?	<input type="checkbox"/>	<input type="checkbox"/>

3.D. Current Proceedings

	Yes	No
Is the <i>control affiliate</i> currently the subject of any proceeding that could result in a “yes” answer to any part of Item 3.B. or 3.C?	<input type="checkbox"/>	<input type="checkbox"/>

3.E. Civil Judicial Actions

	Yes	No
(1) Has any domestic or foreign court ever enjoined the <i>control affiliate</i> in connection with any investment-related activity?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Has any domestic or foreign court ever found that the <i>control affiliate</i> was involved in a violation of investment-related statutes or regulations?	<input type="checkbox"/>	<input type="checkbox"/>

- (3) Has any domestic or foreign court ever dismissed, pursuant to a settlement agreement, an investment-related civil action brought against the *control affiliate* by a state or foreign financial regulatory authority?
- (4) Is the *control affiliate* now the subject of any civil proceeding that could result in a “yes” answer to any part of Items 3.E.1, 3.E.2, or 3.E.3?
- (5) Is the *control affiliate* currently the subject of any unsatisfied judgments or liens?
- (6) Has the *control affiliate* ever declared Bankruptcy?
- (7) Has the *control affiliate* ever been declared insolvent?

The undersigned hereby represents that he or she has full authority to sign and verify this application and has executed this form on behalf of the control affiliate. Further, the undersigned represents that, to his or her knowledge or belief, all information submitted in connection herewith, is complete and accurate and contains no misstatements, misrepresentations, or omissions of material facts. The undersigned further acknowledges that any misstatement, misrepresentation, or omission of material facts may cause the Office to deny the application or initiate proceedings against the Applicant or control affiliate. The undersigned further represents that, to the extent that any information previously submitted is not amended, such information is currently accurate and complete.

(Type full name)

(Date)

Disclosure Reporting Page (FLO-INT)

This Disclosure Reporting Page (DRP) is an **INITIAL** or **AMENDED** response to report details for affirmative responses to **Questions 3A, 3B, 3C, 3D, and 3E** on the **Biographical Summary** section of Form FLO-INT.

Check question you are responding to: **3A(1)** **3A(2)** **3A(3)** **3A(4)** **3B(1)** **3B(2)** **3B(3)**
 3B(4) **3B(5)** **3B(6)** **3C(1)** **3C(2)** **3C(3)** **3C(4)** **3D** **3E(1)** **3E(2)** **3E(3)** **3E(4)**
 3E(5) **3E(6)** **3E(7)**

Use only one DRP to report details for the same event. Unrelated actions must be reported on separate DRPs.

1. Action initiated by: (Name of Regulator, Arresting Jurisdiction, Creditor/Lien Holder, Private Plaintiff, etc.)

2. Filing date of action (MM/DD/YYYY): _____ **Exact**

If not exact, provide explanation:

3. Formal Action was brought in (include name of Federal, Military, State or Foreign Court, Location of Court – City or County and State or Country, Docket/Case Number):

4. Employing business when activity occurred:

5. Describe the allegations related to this action. (Attach a separate sheet if necessary.):

6. Current status of action? **Pending** **On Appeal** **Final**

7. If on appeal, action appealed to (provide name of court): Date Appeal Filed (MM/DD/YYYY):

8. If Pending, date notice/process was served (MM/DD/YYYY): _____ **Exact**

If not exact, provide explanation:

If Final or On Appeal, complete items below. For Pending Actions, complete item 11 only.

9. Provide a detailed explanation of how the matter was resolved. (Attach a separate sheet if necessary):

10. Resolution Date: (MM/DD/YYYY): _____ **Exact**

If not exact, provide explanation:

11. Comments. Use this section to provide a summary of the circumstances leading to the action, as well as the status or disposition and/or finding(s).

12. In addition to the information requested in this DRP, provide documentation pertaining to each matter. Such documentation includes but is not limited to, certified copies of criminal convictions or administrative orders entered against the *control affiliate*.

**STATE OF FLORIDA
OFFICE OF FINANCIAL REGULATION**

APPLICATION FOR PAYMENT FROM THE SECURITIES GUARANTY FUND

NOTE: Only complete this application if the eligible person's final judgment was entered on or after October 1, 2024.

PART I. ELIGIBLE PERSON INFORMATION

1. Name: _____

2. Eligible Person Current Contact Information:

_____ Street Address	Phone Number: _____
_____ City State Zip	Email Address: _____ Type of Organization: _____ Place of Organization (state): _____

3. Eligible Person Address at time of violation of s. 517.07 or 517.301, F.S., by wrongdoer

Check if same as above.

Address: _____

PART II. PERSON TO BE CONTACTED REGARDING APPLICATION

Check if receiver appointed pursuant to s. 517.191(2), F.S., for a wrongdoer ordered to pay restitution under s. 517.191(3), F.S., as a result of a violation of ss. 517.07 or 517.301, F.S.

Check if same as eligible person above.

1. Name: _____

2. Contact Information:

_____ Street Address	Phone Number: _____
_____ City State Zip	Email Address: _____

PART III. FINAL JUDGMENT INFORMATION

Name of Wrongdoer: _____

Date Final Judgment entered: _____

Amount of Unsatisfied Portion of Final Judgment: \$ _____

Check if an appeal of motion to vacate an arbitration award has been filed.

PART IV. AFFIDAVIT (Complete the applicable affidavit below)

I _____ (eligible person) have made all reasonable searches and inquiries to ascertain whether the judgment debtor possesses real or personal property or other assets subject to being sold or applied in satisfaction of the final judgment and, by my search, that the eligible person has not discovered any property or assets.

I _____ (eligible person) have taken necessary action on the property and assets of the wrongdoers but the final judgment remains unsatisfied.

I _____ (receiver) am a receiver appointed pursuant to s. 517.191(2), F.S., by a court of competent jurisdiction for a wrongdoer ordered to pay restitution under s. 517.191(3), F.S., in the amount of \$_____ as a result of a violation of s. 517.07 or s. 517.301 and have requested payment from the Securities Guaranty Fund on behalf of _____ (eligible person) for payment under s. 517.131(3)(a). I have paid \$_____ (total of money, property, or assets paid) to _____ (eligible person) but the order of restitution remains unsatisfied. The unsatisfied portion of the order of restitution is \$_____.

Pursuant to Section 92.525, Florida Statutes, under penalties of perjury, I declare that I have read the items and instructions on this application and documents provided herewith and that the facts stated in it are true to the best of my knowledge and belief. I understand that if I knowingly and willfully file or cause to be filed an application under s. 517.131, F.S., or documents supporting such application, any of which contain false, incomplete, or misleading information in any material aspect, I forfeit all payments from the Securities Guaranty Fund and commit a violation of s. 517.301(1)(c), F.S, and may be subject to administrative, civil, or criminal penalties. By typing my name in the signature field below, I hereby manifest my intent to authenticate this writing as authorized by the Electronic Signature Act of 1996, Florida Statutes, Chapter 668, Part 1.

Date: _____

Signature of Eligible Person or Receiver

Printed Name

ASSIGNMENT OF RIGHT, TITLE, AND INTEREST IN JUDGMENT IN CONNECTION WITH RECOVERY FROM SECURITIES GUARANTY FUND

WHEREAS, in exchange for value disbursed from the State of Florida, Securities Guaranty Fund (“Guaranty Fund”), pursuant to sections 517.131 and 517.141, Florida Statutes, I, _____ (“Assignor”), desire to assign, transfer and convey to the State of Florida, Office of Financial Regulation as administrator of the Guaranty Fund (“Assignee”), right, title, and interest as specifically described below, in the attached judgment held by Assignor against [Wrongdoer] (“judgment”). This assignment shall be in an amount not to exceed [\$15,000/\$25,000] and shall represent the amount of payment by the Assignee to the Assignor from the Guaranty Fund:

ASSIGNMENT

Assignor presently has a total unsatisfied judgment against [Wrongdoer] in the amount of \$ _____. Assignor assigns to Assignee that portion of the unsatisfied judgment in the amount equal to [payment amount] paid by the Assignee to the Assignor from the Guaranty Fund; provided, however, that the assignment is limited and conditioned as follows:

Assignor shall be entitled to recover any unsatisfied portions of its judgment from [Wrongdoer], after reduction for any payments received by Assignor from Assignee, and before Assignee shall be entitled to recover any monies from [Wrongdoer] pursuant to this assignment. As such, Assignor’s right to recover shall be in priority to the claims of Assignee and Assignee’s right to recover shall be subordinated to the right of the Assignor.

Furthermore, subject to the above limitations and conditions, Assignor grants to Assignee full power and authority, at its own cost, to collect, sue for and discharge the assigned judgment, sell or assign it.

[ASSIGNOR NAME]

[Assignor Name]

Date

STATE OF _____
COUNTY OF _____

BEFORE ME, the undersigned authority, appeared [Assignor Name] as Assignor, by means of physical presence or online notarization, who, upon being duly sworn, states that he has read and understands the foregoing Assignment and voluntarily signed the same.

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

NOTARY PUBLIC

My Commission expires:

Personally known _____ or _____ produced identification.

Type of identification produced: _____

Office of Financial Regulation
Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification
Form OFR-MIL

Active Military Member/Veteran/Spouse Application and Renewal Fee Waiver Request

This form may be used by any individual that is currently serving, or has formerly served, as an active duty member of the United States Armed Forces, including National Guard and Coast Guard units, or a spouse of such member who was married to the member during a period of active duty, or surviving spouse of such member who was serving on active duty at the time of death to request a waiver of the initial application and renewal fee. **Please note all fees must be paid during the application and renewal process; waiver requests are subject to approval by the Office of Financial Regulation.**

Waiver requests shall be submitted as follows:

- For loan originators, email scanned images of the complete and signed request form and all supporting documentation to OFR.NMLS@FLOFR.GOV.
- For associated persons of an issuer/dealer and associated persons of dealers not registered with the Financial Industry Regulatory Authority (Non-FINRA), upload scanned images of the completed and signed request form, and all supporting documentation to your Office of Financial Regulation Regulatory Enforcement and Licensing (REAL) System account.
- For associated persons of dealers registered with the Financial Industry Regulatory Authority (FINRA) and associated persons of an investment adviser or federal covered adviser, send the completed, originally signed request form and copies of supporting documentation to:

Office of Financial Regulation
Division of Securities
200 East Gaines Street
Tallahassee, FL 32399-0375

Instructions

If you have any questions or need assistance in completing this waiver request, please contact the Office of Financial Regulation at (850) 487-9687.

Complete each section of the form in its entirety.

Type of Fee Waiver Requested - Indicate if you are requesting a waiver for an application or renewal fee.

Section I – Requestor Information

- Identify the type of license for which you are requesting a waiver (i.e. Broker Dealer Agents, Loan Originator, etc.).
- System registration number (i.e. FINRA, NMLS, etc.).
- Under Personal Information, requestors must use the name as it appears on the requestor's Social Security card. Do not use nicknames or initials.
- Under Mailing Address, provide your mailing address and e-mail. This information will be used for sending correspondence regarding your waiver request.
- Contact information is often used to quickly resolve questions by telephone call or e-mail. If telephone and e-mail information is not provided, questions regarding waiver requests will be mailed to the requestor's mailing address and may take longer to resolve.

Section II – Fee Waiver Requirements

- Select one option that correctly indicates your eligibility for the fee waiver. Submit the supporting documentation requested in the option selected.
- **NOTE:** If both the military member/veteran and spouse are applying for a waiver, each must submit a separate fee waiver request form.

Section III – Affirmation by Written Declaration

- The Affirmation by Written Declaration must be signed using the name that appears on the requestor's Social Security card. Do not use nicknames or initials.
- If the person requesting the waiver fails to sign the affirmation statement, the Office of Financial Regulation will not process the request.

Office of Financial Regulation
Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification
Form OFR-MIL

Type of Fee Waiver Requested: Application Fee Renewal Fee

Note: All fees must be paid during the application and renewal process; fees will be refunded if approved by the Office of Financial Regulation.

Section I – Requestor Information

PERSONAL INFORMATION			
License Type	System Registration Number		
Last/Surname	First	Middle	Suffix
Birth Date (MM/DD/YYYY)			
E-mail Address		Phone Number	
MAILING ADDRESS			
Street Address or P.O. Box			
City	State	Zip Code	
Country			

Section II – Fee Waiver Requirements

FEE WAIVER REQUIREMENTS FOR INITIAL APPLICANTS (Select one option below.)
<input type="checkbox"/> I am currently serving on active duty in a branch of the United States Armed Forces, including National Guard and Coast Guard units. <i>Submit a copy of your military orders.</i>
<input type="checkbox"/> I have served on active duty in a branch of the United States Armed Forces, including National Guard and Coast Guard units, and have been honorably discharged prior to the date of application. <i>Submit a copy of your DD-214, NGB-22, or USCG DD-214.</i>
<input type="checkbox"/> I am the spouse of a member of the United States Armed Forces, including National Guard and Coast Guard units, who is currently serving on active duty. <i>Submit a copy of your marriage certificate to the military service member and a copy of your spouse’s military orders.</i>
<input type="checkbox"/> I am the spouse of a former member of the United States Armed Forces who was married to the member during a period of active duty. <i>Submit a copy of your marriage certificate to the military service member and a copy of your spouse’s DD-214, NGB-22, or USCG DD-214.</i>
<input type="checkbox"/> I am the surviving spouse of a member of the United States Armed Forces, including National Guard and Coast Guard units, who was serving on active duty at the time of death. <i>Submit a copy of your marriage certificate to the military service member, a copy of your spouse’s military orders, and a copy of your spouse’s DD-1300.</i>

FEE WAIVER REQUIREMENTS FOR RENEWALS (Select one option below.)

- I am currently serving on active duty in a branch of the United States Armed Forces, including National Guard and Coast Guard units. *Submit a copy of your military orders.*
- I am a current member of the United States Armed Forces, including National Guard and Coast Guard units, and served on active duty within the 2 years preceding my license or registration expiration date. *Submit a copy of your DD-214, NGB-22, or USCG DD-214.*
- I am a former member of the United States Armed Forces, including National Guard and Coast Guard units, who served on active duty within the 2 years preceding my license or registration expiration date, and I received an honorable discharge upon separation or discharge. *Submit a copy of your DD-214, NGB-22, or USCG DD-214.*
- I am the spouse of a member of the United States Armed Forces, including National Guard and Coast Guard units, who is currently serving on active duty. *Submit a copy of your marriage certificate to the military service member and a copy of your spouse's military orders.*
- I am the surviving spouse of a member of the United States Armed Forces, including National Guard and Coast Guard units, who was serving on active duty at the time of death and died within the 2 years preceding the surviving spouse's license or registration expiration date. *Submit a copy of your marriage certificate to the military service member, a copy of your spouse's military orders, and a copy of your spouse's DD-1300.*

Section III – Affirmation by Written Declaration

AFFIRMATION BY WRITTEN DECLARATION

I represent that all information submitted in connection herewith, is complete and accurate and contains no misstatements, misrepresentations, or omissions of material facts. I further acknowledge that any misstatement, misrepresentation, or omission of material facts may cause the Office to reject the waiver request.

Signature:

Date:

Print Name:

and answers in the notice and disclosure statement submitted therewith and made a part thereof, and that each of the statements, answers, and representations made are true, and that no material fact pertaining thereto has been omitted.

Subscribed and sworn to before me this ____ day of _____, _____

NOTARY PUBLIC

My Commission expires: _____

(Notarial Seal)

**STATE OF FLORIDA
OFFICE OF FINANCIAL REGULATION**

**APPLICATION FOR REGISTRATION OF SECURITIES
SECTION 517.081, FLORIDA STATUTES**

(Application may be made by the issuer or by a registered dealer)

NOTE: The general information required under Part I of this application form must be supplied, when applicable, by every applicant and concerning every issue sought to be registered. A fee of \$1,000 (for offerings exceeding the amount in s. 3(b) of the Securities Act of 1933, as amended) or \$200 (for offerings not exceeding the amount in s. 3(b) of the Securities Act of 1933, as amended) shall accompany every application for registration. Checks should be made payable to: Office of Financial Regulation

PART I. GENERAL INFORMATION

1. Name and address of issuer and principal office		Florida File No. _____ (For Office Use Only)
Name _____	Federal Employer Identification No. (FEID) _____	
Street Address, Suite No. _____	_____	
City _____ State _____ Zip+4 _____	_____	
2. Name, address and telephone number of correspondent to whom notice and communications regarding this notification may be sent.	3. Name and address of Applicant:	
Correspondent Name _____	Applicant Name _____	
Street Address, Suite No. _____ Phone No. _____	Street Address, Suite No. _____ Phone No. _____	
City _____ State _____ Zip+4 _____	City _____ State _____ Zip+4 _____	

4. Registration is sought in this State for the following described securities in the amounts indicated:

DESCRIPTION OF SECURITIES

Title of class of securities to be registered: _____

Offering Price	<u>TOTAL OFFERING</u>
Or Proposed Offering Price: _____	No. of Shares or Units: _____
	Total \$ Amount: _____

5. Officials of Issuer: Give the names, titles and residence address of officers, director, trustees and executive manager or other officials, of the issuer as of the date of filing this application.

Name	Position/Title	Residence Address	Phone No.

6. Issuer organized under the laws of _____ Date _____			
7.	(a) List the states in which it is proposed to offer the securities for sale to the public. (b) List the states, if any, in which the securities are eligible for sale to the public. (c) List the states, if any which have refused, by order or otherwise, to authorize sale of the securities to the public, or have revoked or suspended the right to sell the securities, or in which an application has been withdrawn.		

PART II.	APPLICANT SHALL FURNISH THE FOLLOWING EXHIBITS, WHERE APPLICABLE:
Exhibit 1.	Submit one of the following: (a) Letter of Notification pursuant to Regulation A and supporting documents. (b) Exhibit 1, Form OFR-S-7-91.
Exhibit 2.	Copy of Articles of Incorporation including amendments thereof, certified by a corporate officer, if issuer is a corporation; or of articles of association, or of partnership; or of the instrument under which a trust is created or declared, if issuer is a trust.
Exhibit 3.	By-Laws of Issuer certified by a corporate officer, as amended to date.
Exhibit 4.	Copies of contracts, indenture or other instruments affecting any securities to be offered or of a material nature to the issuer.
Exhibit 5.	Specimen Copy or Copies of the Security or Securities to be offered.
Exhibit 6.	Financial Statements: (a) All issuers submitting an application for registration of securities exempt from registration under the Securities Act of 1933 pursuant to Regulation A or B must submit financial statements that comply with Section 517.081(3), Florida Statutes, and Rule 69W-700.001(3), Florida Administrative Code. (b) All issuers submitting application pursuant to Section 517.081, must submit financial statements that comply with Section 517.081(3), Florida Statutes, and Rule 69W-700.001(3), Florida Administrative Code
Exhibit 7.	Copies of all underwriting agreements and other agreements between dealers and distributors.

- Exhibit 8. Issuer's Consent to Service of Process and Corporate Resolution, where applicable, to be executed upon the Office of Financial Regulation forms provided thereof or Form U-2 and U-2a.
- Exhibit 9. Opinions of Issuer's Counsel, as to:
- (a) Validity of this issue of securities.
 - (b) Title to real estate or oil or mining rights or titles in which issuer proposes to sell interests.
 - (c) Sufficiency of lease, or leases, when material to the issue.
 - (d) Validity of patent claim or claims, when material to the issue.
 - (e) Basis of, and probable extent of, any liability in the form of any judgement, claim or lien, existing or that may be created by suit or suits now pending against the issuer.
- Exhibit 10. Copy of any advertising or promotional material to be used in connection with the distribution of securities.
- Exhibit 11. Opinions of Counsel, Public Accountants and Other Experts Pursuant to Section 517.081(3)(k), F.S.
- (a) State the name and address of counsel who has given opinion on legality of this issue;
 - (b) List any other experts, such as public accountants, actuaries, etc., whose certificates, statements or review have been relied on in preparation or presentations of material used in the offering circular or any other incumbent document; and
 - (c) Set forth the statement of the public accountant in certification of the financial statements and notes.
- Exhibit 12. If an earnings computation or similar requirement is required to be met in this State, attach a separate sheet as an exhibit showing compliance.
- Exhibit 13. Three copies of the prospectus or offering circular.

The applicant hereby applies for registration of the above-named securities under Chapter 517, Florida Statutes, and in consideration thereof agrees that it will:

- (a) Advise the Office of Financial Regulation of any change in any of the information contained herein or any supporting documents submitted with or as a part of this application.
- (b) Advise the Office of Financial Regulation of any material adverse change in the financial condition or business operations of the issuer during the period of distribution of the securities sought to be registered herein.
- (c) Amend the prospectus or offering circular pursuant to Rule 69W-700.001(4), F.A.C.
- (d) Submit every advertisement used in connection with the sale of securities for authorization pursuant to Rule 69W-700.030, F.A.C.
- (f) File with the Office of Financial Regulation:
 - (i) All amendments to the letter of notification pursuant to Regulation A, Schedule D pursuant to Regulation B, or other appropriate registration statement or offering circular. Amended information or material within such exhibits shall be designated by underlining; and
 - (ii) The final prospectus, offering circular, or other appropriate registration statement or form, and any subsequent amendments or supplements thereto.
- (g) Notify the Office of Financial Regulation within two (2) business days (i) upon receipt of any stop order, denial, order to show cause, suspension or revocation order, injunction or restraining order, or similar order entered or issued by any other state or other regulatory authority or by any court, concerning the securities covered by this application or other securities of the issuer currently being offered to the public, and (ii) upon any request by the issuer or application to any other state or regulatory authority for permission to withdraw any application to register the securities covered by this application.
- (h) Furnish promptly all additional information and documents requested by the Office of Financial Regulation which are necessary to ascertain whether the securities shall be registered under Chapter 517, Florida Statutes.

Signed this _____ day of _____, _____

NAME OF NOTIFIER

By: _____
Signature and Official Capacity or
Person signing for Applicant

STATE OF _____)
) ss.
COUNTY OF _____)

_____, being duly sworn, deposes and says that he signed the foregoing notification as _____ (Official Capacity) of the above-named applicant having full authority to sign such application and has examined the exhibits required to be submitted with such application, which exhibits by reference and identification are made a part of such application; and that the information contained herein is true; that he has carefully examined all statements and answers in the within application and exhibits submitted therewith and made a part thereof, and that each of the statements, answers and representations made are true, and that no material fact in answer to the several questions has been omitted.

Subscribed and sworn to before me

this _____ day of _____, _____

NOTARY PUBLIC

My Commission expires: _____
_____ Corporation does not have a seal.

(Notarial Seal)

**STATE OF FLORIDA
OFFICE OF FINANCIAL REGULATION**

**Exhibit 1
(General Issue)**

_____ (Name of Applicant), as part of the applicant's application to the Office of Financial Regulation dated _____, _____, for the registration of _____ (brief description of the kind of security) furnishes the information called for by the items below.

PART I. INFORMATION NOT REQUIRED IN PROSPECTUS

To accompany **FORM OFR-S-1-91** in applications for registration of securities where applicable. Answers to the questions appearing below shall be typewritten, on letter size paper, on one side only and leaving a margin at the top of each sheet.

- Item 1. Furnish the following information as to all securities sold within the past three years, or for such lesser period of time as the issuer has been engaged in business, which were not registered under Chapter 517, Florida Statutes.
- (a) Give the date of sale, the title and amount of securities sold, the price paid and the full name and address of each purchaser;
 - (b) As to any securities sold other than for cash, state the nature of the sale and the nature and aggregate amount of consideration received by the issuer; and
 - (c) Indicate the section of Chapter 517, Florida Statutes, under which exemption from registration was claimed and state briefly the facts relied upon to make the exemption available.
- Item 2. List the title and amount of securities and the name and address of each person to whom securities have been, or will be issued for any patent right, copyright, trademark, process, formula, goodwill, organization expenses, promotion fees, or for other intangible assets.
- NOTE: Reference is hereby made to Section 517.081, Florida Statutes.*
- Item 3. If any expert named in the prospectus, or any incumbent document, as having prepared or certified any part thereof, was employed for such purposes on a contingent basis, or at the time of such preparation or certification, had a substantial interest in the issuer, furnish a brief statement of the nature of such contingent basis, interest or connection.
- Item 4. State all facts connected with any contract made, not in the ordinary course of business, which are to be fulfilled in whole or part after the date of filing this application and which are material to the business of the issuer or the rights of holders of the securities of the issuer.
- Item 5.
- (a) If item 1.(a) reveals that the issuer's securities have been sold at varying prices, please explain the reason for the variance.
 - (b) If there is a substantial disparity between previous sales of the issuer's securities and proposed public offering price, explain the basis of the offering price.

PART II THE PROSPECTUS

The following information, with the exception of the Cross Reference sheet, is to be included in the Prospectus, when applicable. See Rules 69W-700.002 and 700.004, F.A.C.

This information should be substantially in the form and size in which the applicant wishes to distribute its Prospectus to the public. Information requested by Items 1 through 23 should be under appropriate captions with related items under the same caption.

CROSS REFERENCE SHEET

List the caption and page on which the following items appear in the prospectus. If not applicable, so state.

	<u>Caption</u>	<u>Page</u>
Item 1	None	Cover Page
Item 2	None	Two
Item 3		
Item 4		
Item 5		
Item 6		
Item 7		
Item 8		
Item 9		
Item 10		
Item 11		
Item 12		
Item 13		
Item 14		
Item 15		
Item 16		
Item 17		
Item 18		
Item 19		
Item 20		
Item 21		
Item 22		
Item 23		
Item 24		
Item 25		
Item 26		
Item 27		

Item 1. Cover Page

- (a) Name of Issuer
- (b) Number of shares or units to be offered for sale.
- (c) Description of security or securities.
- (d) Par value of security or securities.
- (e) If an original issue, the following is desired: "THESE SECURITIES INVOLVE A HIGH DEGREE OF RISK AND ARE OFFERED TO BONA FIDE RESIDENTS OF FLORIDA ONLY."
- (f) The statement required by Rule 69W-700.002(1), F.A.C.: "THESE SECURITIES HAVE BEEN REGISTERED BY THE STATE OF FLORIDA, OFFICE OF FINANCIAL REGULATION, AS HAVING COMPLIED WITH CHAPTER 517, FLORIDA STATUTES. THE OFFICE OF FINANCIAL REGULATION HAS NOT PASSED UPON THE ACCURACY OR ADEQUACY OF THIS PROSPECTUS, AND SUCH REGISTRATION DOES NOT CONSTITUTE A RECOMMENDATION OF THE SECURITIES FOR INVESTMENT PURPOSES."
- (g) A distribution spread, using a columnar structure, similar to the following, with footnotes:

	Price To Public	Underwriting Discount and Commission (1)	Proceeds To Issuer (2)
Per share or Unit	\$00.00	\$00.00	00.00
Total	\$000,000.00	\$000,000.00	\$000,000.00

- (1) Includes cash commission of \$00.00 and underwriter's nonaccountable expense allowance of \$00.00.
- (2) Before deducting additional expenses of the offering estimated at \$00.00.

NOTE: If a minimum offering required under Rule 69W-700.009, F.A.C., appropriate footnotes should be added to indicate terms of the offering and existence of an escrow agreement for the minimum offering.

- (h) Name and address of dealer or statement as to how the securities are to be distributed.
- (i) Date preliminary prospectus prepared. Final prospectus shall bear the approved date of the application.

Item 2. Page Two

- (a) The following statement is required: "This prospectus omits certain information concerning the Company and its securities, and does not contain all the information submitted to the Office of Financial Regulation by way of exhibits and schedules relating thereto, which the Company filed pursuant to Chapter 517, Florida Statutes, as amended, and to which reference is hereby made for further information."
- (b) Table of Contents.

Item 3. Summary

If the prospectus is complex or lengthy a summary shall be provided.

Item 4. Business and Organization of Issuer

- (a) State the year in which and the name of the State or other jurisdiction under the laws of which the issuer was incorporated, and describe the business done and intended to be done by the issuer and

the general development of such business during the period that the issuer has been engaged in business. The description shall include information as to matters such as the following:

- (1) Competitive conditions in the industry or industries involved and the competitive position of the enterprise. If several products or services are involved, separate consideration shall be given to the principal products or services or classes of products or services.
- (2) If a material part of the enterprise is dependent upon a single customer or a few customers, the loss of any one or more of which would have a materially adverse effect on the issuer, the name of such customer or customers, and other material facts with respect to their relationship, if any, to the issuer and the importance of the business to the issuer shall be stated.
- (3) The principal products produced and services rendered by the issuer, the principal markets for, and method of distribution of, such products and services including any significant changes in the kinds of products produced or services rendered, or in the markets or methods of distribution.
- (4) The dollar amount of backlog orders believed to be firm, as of a recent date and as of a comparable date in the preceding fiscal year, together with an indication of the proportion thereof not reasonably expected to be filled within the current fiscal year, and seasonal or other significant aspects of the backlog and the extent to which such backlog is significant in the business of the issuer.
- (5) The sources and availability of raw materials essential to the business.
- (6) The importance, duration, and effect of all material patents, patent rights, trademarks, licenses, and franchises and concessions held.
- (7) The estimated dollar amount spent during each of the last two fiscal years on material research activities relating to the development of new products or services which were company-sponsored and/or those which were customer-sponsored including the status of such activities.
- (8) The number of persons employed by the enterprise.
- (9) The extent to which the business is or may be seasonal.

Item 5. Speculative and Risk Features of the Offering

List and describe all speculative and risk factors that a prospective investor should be aware of prior to making an investment in the issuer's securities.

The following is a list of basic statements which should be set forth if the circumstances of the issuer parallel those implied by the statements. All other factors that the issuer deems material should be disclosed in similar statement form.

- (a) The Company is in the development stage, and has not yet commenced its full business activities, and is dependent on the proceeds from the sale of securities offered hereby for funds to carry out its planned operations. (See "Use of Proceeds" page _____ and "Business" page _____.)
- (b) At the present time, there is no market for the company's common stock, nor can there be any assurance that a market will develop at the conclusion of this offering. Consequently, investors may not be able to sell any shares purchased.
- (c) If all of the shares offered hereby are sold, the officers, directors, promoters, private investors and affiliated persons, at a cost to them of \$ _____, will own approximately % of the Company's outstanding common stock, whereas public investors at a cash cost to them of \$ _____, shall acquire ___% of the outstanding common stock.

- (d) If this entire issue is sold, the net tangible book value of the presently outstanding common stock will, at no additional cost to the holders thereof, be increased from \$____ per share to \$____ per share and shares acquired by public investors at \$ per share will have a net tangible book value of \$____ per share. Public investors will thus suffer an immediate dilution of \$____ per share in the net tangible book value of each share purchased.
- (e) If all the shares offered hereby are sold, the purchasers of the shares will have no voice in the management of the company since the officers, directors and promoters will retain voting control of the company and of its business policies. (See "Management," page____ and "Principal Stockholders," page____.)
- (f) The company is presently in competition with a large number of other companies in the (brief statement about the type of business). The company's relative position in the industry is insignificant and most of its competitors are substantially larger than the company, both in size and financial resources. (See "Competition," page____.)
- (g) There is no assurance that the proposed plan of business can be developed in the manner contemplated and if not, investors may lose all or a substantial part of their investment.

Item 6. Determination of Offering Price

- (a) If there is no established public market for the security being registered or if there is a significant difference between the offering price and the market price of the security, give factors that were considered in determining the offering price.
- (b) If warrants, rights and convertible securities are being registered and there is no public market for the underlying securities, describe the factors considered in determining the exercise or conversion price.

Item 7. Tabular Illustrations

Tables similar to the following example shall be included in every prospectus unless the Office deems the degree of disparity between the public offering price and the effective cash cost to officers, directors, promoters, private investors and affiliated persons not material to the offering.

The following table illustrates the per share dilution as:

Assumed initial public offering price per share.		\$ 10.00
Net tangible book value per share before the offering	\$.96	
Increase in net tangible book value per share attributable to new investors	\$ <u>2.63</u>	
Pro forma net tangible book value per share after the offering.		\$ <u>3.59</u>
Dilution per share to new investors in the offering		\$ <u>6.41</u>

The following table compares, as of _____, _____, the Common Stock ownership and investment in the Company of the Company's existing stockholders with the Common Stock ownership of, and investment to be paid by, the new investors for shares of Common Stock purchased from the Company in this offering.

	<u>Shares Purchased from the Company</u>		<u>Consideration Paid to Company</u>		<u>Average Price per Share</u>
	<u>Number</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	
Existing stockholders	00,000	00.0%	\$ 00.00	00.0%	\$00.00
New Investors	<u>00,000</u>	<u>00.0%</u>	<u>\$ 00.00</u>	<u>00.0%</u>	\$00.00
Total	<u>000,000</u>	<u>100.0%</u>	<u>\$ 000.00</u>	<u>100.0%</u>	

Item 8. Description of Property

- (a) State the location and describe the general character of the issuer's properties now held or intended to be acquired by the issuer. Include information as to the suitability, adequacy, capacity and extent of utilization of any manufacturing or service facilities. Property not yet acquired shall clearly be identified as such.
- (b) State the nature of the title under which such properties are held or are to be held, noting any material defects therein or liens thereon.
- (c) Outline briefly the terms of all material leases or options with respect to such properties.

Item 9. Management's Discussion and Analysis or Plan of Operations.

(a) Plan of operation.

- (1) Describe the issuer's plan of operation for the next twelve months. This description should include such matters as:
 - (i) a discussion of how long the issuer can satisfy its cash requirements and whether it will have to raise additional funds in the next twelve months;
 - (ii) a summary of any product research and development that the issuer will perform for the term of the plan;
 - (iii) any expected purchase or sale of plant and significant equipment;
 - (iv) any expected significant changes in the number of employees.

(b) Management's Discussion and Analysis of Financial Condition and Results of Operations.

- (1) Full fiscal years. Discuss the issuer's financial condition, changes in financial condition and results of operations for the last fiscal year. This discussion should address those key variable and other qualitative and quantitative factors which are necessary to an understanding and evaluation of the issuer. If material, the issuer should disclose the following:
 - (i) Any known trends, events or uncertainties that have or are reasonably likely to have a material impact on the issuer's short-term or long-term liquidity;
 - (ii) Internal and external sources of liquidity;
 - (iii) Any material commitments for capital expenditures and the expected sources of funds for such expenditures;
 - (iv) Any known trends, events or uncertainties that have had or that are reasonably expected to have a material impact on the net sales or revenues or income from continuing operations;
 - (v) Any significant elements of income or loss that do not arise from the issuer's continuing operations;
 - (vi) The causes for any material changes from period to period in one or more line items of the issuer's financial statements; and
 - (vii) Any seasonal aspects that had a material effect on the financial condition or results of operation.

Item 10. Use of Proceeds

- (a) State the principal purposes for which the net proceeds are to be used, and the approximate amount intended to be used for each such purpose.
- (b) If any funds are to be used in conjunction with the proceeds, state the amounts and sources of such other funds.
- (c) If any part of the proceeds is to be used to acquire assets, other than in the ordinary course of business, briefly describe the assets and supply the names of the persons from whom they are to be acquired. State the cost of the assets to the issuer and the principle used in determining such cost.
- (d) Detail expenses of offering in a footnote.

Item 11. Capital Structure

Furnish in columnar form the following information about each class of issuer's securities:

- (a) Title of class;
- (b) Amount authorized;
- (c) Amount outstanding as of the date of the Prospectus;
- (d) Amount to be outstanding if all securities being offered are sold.

Item 12. Dividends

State if the issuer has or has not paid cash dividends on its common stock since its inception. If cash dividends have not been paid, disclose if the issuer plans to continue this policy or will cash dividends in the future be dependent upon conditions then existing and at the discretion of the Board of Directors.

Item 13. Statement of Profit and Loss, when applicable.

The prospectus shall contain a statement of profit and loss prepared in accordance with Commission rules. Such statement of profit and loss must reveal net earnings or net losses per share on its face.

Item 14. Plan of Distribution

If securities being registered are to be offered through dealers, give the names of participating dealers and describe the terms under which the dealers will sell the securities. Describe any consideration other than cash to be received by any dealer in connection with the sale of securities.

Describe the plan of distribution if the securities are to be sold by the issuer.

Item 15. Sales Other Than for Cash

If any of the securities being registered are to be offered for anything other than cash, disclose the basis upon which the securities are to be offered, the purpose of such distribution, and the amount of compensation and other expenses connected with such distribution.

Item 16. Organization Within Five Years

If the issuer was organized within the past five (5) years, provide the following information:

- (a) Names of promoters and organizers.
- (b) Nature and amount of any assets, services, or other consideration received or to be received by the issuer from persons listed in (a); and nature and amount of anything of value received or to be received by each promoter or organizer, directly or indirectly, from the issuer.
- (c) State the cost of any assets to a promoter or organizer which were acquired or are to be acquired by the issuer. Identify persons making any determination of value if assets were acquired for other than transferors cost.

Item 17. Pending Legal Proceedings

Give complete details about any material pending or threatened legal proceedings to which the issuer is a party or of which any of their property is subject.

Item 18. Type of Security

(a) Capital Stock Being Registered

If capital stock is registered, state the title and class and outline briefly the following: Dividend rights; voting rights; liquidation rights; preemptive rights; conversion rights; redemption provisions; liability to further assessment; transfer agent and registrar. State if any new class of securities is to be created by this offering, and describe any limitation or qualification of the rights of the securities being offered by the rights of any other class of securities.

(b) Debt Securities Being Registered

Describe any long term debt, and outline briefly such of the following provisions as are relevant:

- (1) Interest, maturity, conversion, redemption, amortization, sinking fund, retirement;
- (2) The kind and priority of any lien securing the issue, together with a brief identification of the principal properties subject to such lien;
- (3) Restricting the declaration of dividends or acquiring the maintenance of any ratio of assets, the creation or maintenance of reserves or the maintenance of properties;
- (4) Provisions permitting or restricting the issuance of additional securities, the withdrawal of cash deposited against such issuance, the incurring of additional debt, the release or substitution of assets securing the issue, the modification of the terms of the security, and similar provisions;
- (5) The name of the trustee and the nature of any material relationship with the issuer or any of its affiliates, the percentage of securities of the class necessary to require the trustee to take action, and what indemnification the trustee may require before proceeding to enforce the lien;
- (6) The general type of event which constitutes a default and whether or not any periodic evidence is required to be furnished as to the absence of default or as to compliance with the terms of indenture.

(c) Other Securities Being Registered

If securities other than capital stock or long-term debt are being registered, outline briefly the rights evidenced thereby. If subscription warrants or rights are being registered, state the title and amount of securities called for, and the period during which the price at which the warrants or rights are exercisable.

Item 19. Directors and Executive Officers

- (a) List the full names of all directors, executive officers of the issuer and all persons chosen to become officers, or directors. Indicate all positions held by such persons with the issuer, the term of such office and other occupations during the last five (5) years for each executive officer and each person chosen to become an executive officer. Indicate principal occupations of all directors who are not executive officers. Exclude religious, fraternal, charitable, and other social positions held by each executive officer or director. If issuer is a partnership, trust or unincorporated association, adjust accordingly.
- (b) State the nature of any family relationship between any director or executive officer and any other director or executive officer.
- (c) Give a brief account of the business experience during the past five (5) years of each director and each executive officer, including such person's principal occupations and employment during that period and the name and principal business of any corporation or other organization in which such occupations and employment were carried on. Where a person has been employed with the issuer for

less than five (5) years, a brief explanation should be included as to the nature of the responsibilities undertaken by the individual in prior positions to provide adequate disclosure of such person's prior business experience. It will be sufficient to give specific information only as to the number of people supervised, salary, size of operation supervised, and similar information. What is required is information relative to the level of such person's professional competence.

- (d) Describe any of the following events which occurred during the past 10 years and which are material to an evaluation of the ability and integrity of any director executive officer of the registrant:
- (1) A petition under the Bankruptcy Act or any state insolvency law was filed by or against, or a receiver, fiscal agent or any other officer was appointed by a court for the business or property of, such person, or any partnership in which he was a general partner at or within two (2) years before the time of such filing, or any corporation or business association of which he was an executive officer at or within two (2) years before the time of such filing;
 - (2) Such person was convicted in a criminal proceeding (excluding traffic violations and other minor offenses) or is the subject of a criminal proceeding which is presently pending; or
 - (3) Such person was the subject of any order, judgment or decree of any court of competent jurisdiction permanently or temporarily enjoining them from acting as an investment adviser, underwriter, broker or dealer in securities, or as an affiliated person, director or employee of any investment company, bank, savings and loan association or insurance company, or from engaging in or continuing any conduct or practice in connection with any such activity or in connection with the purchase or sale of any securities, or was the subject of any order of a Federal or state authority barring or suspending, for more than 60 days, the right of such person to be engaged in any such activity, which order has not been reversed or suspended.

Item 20. Remuneration of Directors and Officers

Furnish in tabular form all direct remuneration paid by the issuer on a consolidated basis to each director and each executive officer for the current fiscal year, naming each such person.

Describe any proposed change in salary or other compensation to be paid any director or officer of the issuer.

Disclose the existence of all employment contracts, if any, and the terms thereof.

If issuer is a partnership, trust or unincorporated association, adjust accordingly.

Item 21. Principal Holders of Equity Securities

Furnish the following information as of the date of the Prospectus in substantially the tabular form indicated:

- (a) As to the voting securities of the issuer owned of record or beneficially by each person who owns of record, or is known by the issuer to own beneficially, more than 5% of any class of such securities.
- (b) As to each class of equity securities of the issuer, beneficially owned directly and indirectly by all officers and directors, as a group, without naming them.

<u>Name and Address</u>	<u>Title of Class</u>	<u>Amount Owned</u>	<u>Percent of Class</u>
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Item 22. Options and Warrants to Purchase Securities

Furnish the following information on any options or warrants to purchase securities from the issuer which

have been granted or are reserved for issuance as of the date of the Prospectus.

- (a) Describe the options or warrants, stating the material provisions.
- (b) List the officers, directors, and others listed in Item 18(a) holding options and/or warrants giving the date when issued and the fair value of the securities called for on the date the option was granted.

Item 23. Interest of Management and Others in Certain Transactions

Describe briefly any material transaction between the issuer and persons named below during the past three (3) years, and state any proposed transaction to which the issuer and any of these persons are to be parties:

- (a) Any director or officer of the issuer;
- (b) Any security holder named in answer to 18(a);
- (c) Any associate of any of the foregoing persons.

Item 24. Opinions of Counsel, Public Accountants and Other Experts

- (a) State the name and address of counsel who has given opinion on legality of this issue;
- (b) List any other experts, such as public accountants, actuaries, etc., whose certificates, statements or review have been relied on in preparation or presentations of material used in the offering circular or any other incumbent document; and
- (c) Set forth the statement of the public accountant in certification of the financial statements and notes.

Item 25. Annual and Interim Reports

Disclose whether or not annual and/or interim reports will be furnished to security holders and whether or not such reports will contain audited financial statements.

Item 26. Financial Statements

The prospectus shall contain all financial statements of the issuer as called for by Rule 69W-700.001, F.A.C.

Item 27. Summary Financial Statistics

Summary financial statistics, including a concise statement of any material qualifications in the auditor's opinion, shall be presented in the following form immediately following the Statement of Profit and Loss in the prospectus (where necessary to indicate an adverse trend, corresponding information should be provided for the previous fiscal year or years):

FINANCIAL STATISTICS
(See Page _____ and Page _____)

	Year Ended	Quarter Ended	Quarter Ended
	December 31,	March 31,	March 31,
	_____	_____	_____
INCOME STATEMENT*:			
Net Sales.....	\$	\$	\$
Net Income before extraordinary Items	\$	\$	\$
Net Income	\$	\$	\$
BALANCE SHEET (at end of period):			
Working Capital.....	\$	\$	\$
Total Assets	\$	\$	\$
Total Assets less deferred research and development charges and excess of cost of assets acquired over book value.....	\$	\$	\$
Total Indebtedness.....	\$	\$	\$
Total Shareholder's Equity (Net Assets)	\$	\$	\$
PER SHARE**:			
Income per common share before extraordinary items.....	\$	\$	\$
Extraordinary Items	\$	\$	\$
Net Income per common share (at end of period).....	\$	\$	\$
Net Income per share on a fully diluted basis.....	\$	\$	\$

*If the issuer has net losses, adjust accordingly. Also, if the issuer has no record of operations, furnish the required balance sheet information.

**Number of shares of common stock outstanding during each period was _____ (as adjusted to given effect to stock dividends or stock splits).

**STATE OF FLORIDA
OFFICE OF FINANCIAL REGULATION**

**SCOR (Small Corporate Offering Registration)
APPLICATION TO REGISTER SECURITIES**

NOTE: *The general information required under Part I of this application form must be supplied, when applicable, by every applicant and concerning every issue sought to be registered. A fee of \$1,000 (for offerings exceeding the amount in s. 3(b) of the Securities Act of 1933, as amended) or \$200 (for offerings not exceeding the amount in s. 3(b) of the Securities Act of 1933, as amended) shall accompany every application for registration. Checks should be payable to: Office of Financial Regulation.*

PART I. GENERAL INFORMATION

Item 1. Name and address of Issuer and principal office:

Federal Employer Identification (FEID) Number:

Item 2. Name, address and telephone number of correspondent to whom notices and communications regarding this application may be sent:

Item 3. Name and address of applicant, if different from Item 1.

Item 4. Registration is sought in this State for the following described securities in the amounts indicated:

DESCRIPTION OF SECURITIES

Title of class of securities to be registered: _____

Offering Price
or proposed
Offering Price _____

TOTAL OFFERING
No. of Shares or Units: _____

Total \$ Amount: _____

Item 5. Officials of Issuer:

Give the names, titles, and residence addresses of officers, directors, trustees, and executive manager or other officials, of the issuer as of the date of filing this application.

<u>Name</u>	<u>Position/Title</u>	<u>Residence Address</u>	<u>Phone Number</u>
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Item 6. Issuer organized under the laws of _____ Date _____

Item 7. (a) List the states in which it is proposed to offer the securities for sale to the public.

(b) List the states, if any, in which the securities are eligible for sale to the public.

(c) List the states, if any, which have refused, by order or otherwise, to authorize sale of the securities to the public, or have revoked or suspended the right to sell the securities, or in which an application has been withdrawn.

PART II **APPLICANT SHALL FURNISH THE FOLLOWING EXHIBITS, WHERE APPLICABLE:**

Exhibit 1. Completed SCOR Form U-7 (3 Copies)

Exhibit 2. Copy of Articles of Incorporation including amendments thereof, certified by a corporate officer, or articles of organization, partnership, or association.

Exhibit 3. By-Laws of Issuer certified by a corporate officer, as amended to date.

Exhibit 4. Copies of contracts, indenture or other instruments affecting any securities to be offered or of a material nature to the Issuer.

Exhibit 5. Specimen Copy or Copies of the Security or Securities to be offered.

Exhibit 6. Financial Statements:

(a) All issuers submitting application pursuant to Section 517.081 must submit financial statements that comply with Section 517.081(3), Florida Statutes, and Rule 69W-700.001(3), Florida Administrative Code.

Exhibit 7. Copies of all underwriting agreements and other agreements between dealers and distributors, if any.

Exhibit 8. Issuer's Consent to Service of Process and Corporate Resolution, where applicable, to be executed upon the Office forms provided therefor or Form U-2 and U-2a.

Exhibit 9. Opinions of Issuer's Counsel.

OFR-S-12-97, SCOR (Small Corporate Offering Registration) Effective 10-2024. Incorporated by Reference in Rule 69W-700.001(1)(a), F.A.C.

Exhibit 10. Copy of any advertising or promotional material to be used in connection with the distribution of the securities.

Exhibit 11. Consents and consents of experts.

Exhibit 12. If an earnings computation or similar requirement is required to be met in this State, attach a separate sheet as an exhibit showing compliance.

PART III APPLICANT HEREBY APPLIES FOR REGISTRATION OF THE ABOVE NAMED SECURITIES UNDER CHAPTER 517, FLORIDA STATUTES, AND IN CONSIDERATION THEREOF AGREES THAT IT WILL:

- (a) Advise the Office of any change in any of the information contained herein or in any supporting documents submitted with or as a part of this application.
- (b) Advise the Office of any material adverse change in the financial condition or business operations of the issuer during the period of distribution of the securities sought to be registered herein.
- (c) Amend the prospectus or offering circular pursuant to Commission rules.
- (d) Submit every advertisement used in connection with the sale of securities for authorization pursuant to Commission rules.
- (e) File with the Office:
 - (i) All amendments. Amended information or material within exhibits shall be designated by underlining; and
 - (ii) The final prospectus, offering circular, or other appropriate registration statement or form, and any subsequent amendments or supplements thereto.
- (f) Notify the Office within two (2) business days (i) upon the receipt of any stop order, denial, order to show cause, suspension or revocation order, injunction or restraining order, or similar order entered or issued by any other state or other regulatory authority or by any court, concerning the securities covered by this application or other securities of the issuer currently being offered to the public, and (ii) upon any request by the issuer or applicant to any other state or regulatory authority for permission to withdraw any application to register the securities covered by this application.
- (g) Furnish promptly all additional information and documents requested by the Office which are necessary to ascertain whether the securities shall be registered under Chapter 517, Florida Statutes.
- (h) Agree not to split its common stock or declare a stock dividend for two (2) years after effectiveness of the registration; provided, however, that in connection with a subsequent registered public offering, the company may upon application and consent of the Office, take such action.
- (i) Agree to deliver a copy of the "Florida Guide to Small Business Investments", to every offeree of the securities of the SCOR offering.

**STATE OF FLORIDA
OFFICE OF FINANCIAL REGULATION**

**Preparing a Disclosure Statement for a Florida Limited Offering
Pursuant to Section 517.0611, Florida Statutes**

GENERAL INFORMATION

Pursuant to s. 517.0611(8), Florida Statutes (“F.S.”), an issuer of securities under Florida’s Limited Offering Exemption must make available to prospective investors a disclosure statement containing material information about the issuer and the offering. The disclosure statement must also be filed with the Office of Financial Regulation (“Office”) at the time of filing its Notice of Florida Limited Offering (Form FLO).

The disclosure statement must be electronically filed with the Office as a PDF document through the Office’s Regulatory Enforcement and Licensing (REAL) System at <https://real.flofr.gov>.

This guide is intended to provide definitions for terms used in s. 517.0611(8), F.S., for issuers preparing disclosure statements. The Office does not review any disclosure statement filed with it for accuracy and cannot provide legal advice on the adequacy of representations contained in a disclosure statement. A disclosure statement need not follow any general format or layout (with the exception of the required statement under s. 517.0611(8)(l), F.S.), as long as it contains all of the information required in the section.

**INFORMATION REQUIRED IN A DISCLOSURE
STATEMENT**

s. 517.0611(8)(a), F.S. - The name, legal status, physical address, e-mail address, and website address of the issuer.

Name: The full name of the issuer.

Legal status: The issuer’s form of organization, jurisdiction in which it is organized, and date of organization.

Physical address: Address where the issuer conducts business (no P.O. boxes).

E-mail address: The issuer’s e-mail address.

Website address: The Uniform Resource Locator (URL) of the issuer’s website, if any.

s. 517.0611(8)(b), F.S. - The names of the directors, officers, managers, managing members, general partners, and any person occupying a similar status or performing a similar function, and the name and ownership percentage of each person holding more than 20 percent of the issuer’s equity interests.

Officer – A president, vice president, secretary, treasurer or chief financial officer, comptroller or principal accounting officer, and any person routinely performing corresponding functions with respect to the issuer.

s. 517.0611(8)(c), F.S. - A description of the current business and anticipated business plan of the issuer.

Such information may include, but is not limited to, the goods or services the issuer provides; location of its facilities; sales information; major customers; material terms of key sales contracts and other contractual obligations; competition; trends in the industry; marketing strategies; and the future events that management believes must occur in order for the issuer to meet its business objectives.

Other information requiring disclosure may include a description of the progress of development of a prototype or new product; steps taken to protect intellectual property; description of advertising and other promotional activities; license agreements; the impact if supply for key materials is interrupted or if materials dramatically increase in price; the terms of facility leases including expiration dates and renewal options; and the terms of transactions involving the purchase, lease, or sale of property or equipment to or from an officer, director, stockholder or other key person of the issuer.

s. 517.0611(8)(d), F.S. - A description of the stated purpose and intended use of the proceeds of the offering.

The issuer should disclose the principal reason for the offering, the purposes for which the proceeds of the offering are intended to be used, and the approximate amount intended to be used for each such purpose. Examples of expenditures include payroll; rent; utilities; equipment leases or purchases; legal fees; inventory acquisition; payment of notes; advertising; insurance; supplies; and payments to be made immediately to officers, directors, a registered intermediary in Florida, or registered securities dealer in Florida.

s. 517.0611(8)(e), F.S. - The target offering amount and the deadline to reach the target offering amount.

Target offering amount – The minimum amount of aggregate capital raised from investors in the offering in order for the funds to be released to the issuer. The amount stated determines the issuer's financial reporting requirements under s. 517.0611(8)(k), F.S., as described below.

The amount cannot exceed \$5 million subject to the provisions of s. 517.0611(9), F.S.

The deadline to reach the target offering amount – The date when the offering closes and no more investor funds are accepted for the offering.

Pursuant to s. 517.0611(5), F.S., the offering deadline cannot exceed 12 months after the date of filing Form FLO.

If the target offering amount is not met by the deadline, all investors must receive a full return of their investment commitment, as provided in s. 517.0611(8), F.S.

s. 517.0611(8)(f), F.S. - The price to the public of the securities.

Pursuant to s. 517.0611(15), F.S., an issuer must allow investors to cancel a commitment to invest within 3 business days.

s. 517.0611(8)(g) A description of the ownership and capital structure of the issuer, including:

1. Terms of the securities being offered and each class of security of the issuer, including how those terms may be modified, and a summary of the differences between such securities, including how the rights of the securities being offered may be materially limited, diluted, or qualified by rights of any other class of security of the issuer.

2. A description of how the exercise of the rights held by the principal equity holders of the issuer could negatively impact the purchasers of the securities being offered.

If applicable, the issuer should disclose how a primary or secondary offering or distribution of securities will dilute an investor's ownership percentage of the company or reduce the value of securities on a per share basis immediately after an offering.

Dilution reduces shareholders' percentage of ownership and can have a diminishing effect on the book value of the common stock, the earnings per share, and the shareholders' ultimate voting power. This is especially the case when the company issues shares to its principal stockholders at prices substantially below the offering price to new stockholders; when holders of options and warrants exercise their rights to purchase additional shares at lower prices than what they paid originally further diluting the valuation on a per share basis; or when debt or preferred stock is converted into additional shares of common stock at prices below the current offering price.

Dilution represents the difference between the current offering price and the net tangible book value per share immediately after a securities offering. Net tangible book value is the amount that results from subtracting total liabilities and intangible assets from total assets of the company.

S. 517.0611(8)(h) A statement that the security being offered is not registered under federal or state securities laws and that the securities are subject to the limitation on resale contained in the Securities and Exchange Commission Rule 147 or Rule 147A.

S. 517.0611(8)(i) Any issuer plans, formal or informal, to offer additional securities in the future.

S. 517.0611(8)(j) The risks to purchasers of the securities relating to minority ownership in the issuer.

s. 517.0611(8)(k) A description of the financial condition of the issuer.

1. For offerings that, in combination with all other offerings of the issuer within the preceding 12-month period, have offering amounts of \$500,000 or less, the financial statements of the issuer may be, but are not required to be, included.

2. For offerings that, in combination with all other offerings of the issuer within the preceding 12- month period, have target offering amounts of more than \$500,000, but not more than \$2.5 million, the description must include financial statements prepared in accordance with generally accepted accounting principles and reviewed by a certified public accountant, as defined in s. 473.302, who is independent of the issuer, using professional standards and procedures or standards and procedures established by commission rule, for such purpose.

3. For offerings that, in combination with all other offerings of the issuer within the preceding 12- month period, have offering amounts of more than \$2.5 million, the description must include audited financial statements prepared in accordance with generally accepted accounting principles by a certified public accountant, as defined in s. 473.302, who is independent of the issuer, and other requirements as the commission may establish by rule.

The target offering amount stated in the disclosure statement determines the financial reporting requirements applicable to the issuer.

Rule 69W-600.0018, F.A.C., provides that financial statements must be prepared and/or reviewed in

accordance with United States generally accepted auditing standards; and certified public accountants who prepare or review an issuer's financial statements must meet the standards of independence described in Rule 2-01(b) and (c) of Regulation S-X (17 C.F.R. §210.2- 01(b) and (c)).

s. 517.0611(8)(l), F.S. - The following statement in boldface, conspicuous type on the front page of the disclosure statement:

Neither the Securities or Exchange Commission nor any state securities commission has approved or disapproved these securities or determined if this disclosure statement is truthful or complete. Any representation to the contrary is a criminal offense.

These securities are offered under, and will be sold in reliance upon, an exemption from the registration requirements of federal and Florida securities laws. Consequently, neither the Federal Government nor the State of Florida has reviewed the accuracy or completeness of any offering materials. In making an investment decision, investors must rely on their own examination of the issuer and the terms of the offering, including the merits and risks involved. These securities are subject to restrictions on transferability and resale and may not be transferred or resold except as specifically authorized by applicable federal and state securities laws. Investing in these securities involves a speculative risk, and investors should be able to bear the loss of their entire investment.

Boldface, conspicuous type on the front page – Printed in at least 14 pt. bold font

ATTACHMENT 2

**FINANCIAL SERVICES COMMISSION
OFFICE OF FINANCIAL REGULATION**

**AGENDA ITEM # 2 : REQUEST APPROVAL TO PUBLISH NOTICE OF PROPOSED RULE AND FOR
FINAL ADOPTION IF NO MEMBER OF THE PUBLIC TIMELY REQUESTS A RULE HEARING OR IF A
RULE HEARING IS REQUESTED AND NO NOTICE OF CHANGE IS NEEDED AS A RESULT THEREOF
OR OTHERWISE**

Action Requested

The Office of Financial Regulation (“Office”) respectfully requests approval to publish Notices of Proposed Rule to amend Rule 69U-100.323, Florida Administrative Code, and create a new Rule 69U-100.3231, Florida Administrative Code. The Office additionally requests approval for final adoption of the same if no member of the public timely requests a rule hearing or if a rule hearing is requested and no notice of change is needed as a result thereof or otherwise.

Summary and Justification of Rule

Rule 69U-100.323, F.A.C.: The OFR proposes to amend Rule 69U-100.323, Florida Administrative Code, to conform with and implement HB 989, which will take effect upon becoming law. The rule will be amended to reincorporate Form OFR-U-323 and require all financial institutions, as that term is defined by s. 655.005, Florida Statutes, to use Form OFR-U-323 to attest to their compliance with section 655.0323(1) and (2), Florida Statutes.

Rule 69U-100.3231, F.A.C.: The OFR proposes to create Rule 69U-100.3231, Florida Administrative Code, to conform with and implement HB 989, which will take effect upon becoming law. Form OFR-U-3231, Complaint, will be created for aggrieved customers to utilize when they suspect a violation of Section 655.0323(2), Florida Statutes. Form OFR-U-3232, Complaint Response Report, will be created for financial institutions who are the subject of such a complaint to respond to the allegations. The rule is created to incorporate these forms.

Proposed Text of Rule

69U-100.323 Attestation of Compliance.

(1) Each financial institution, ~~as defined in s. 655.005, Florida Statutes, subject to the financial institutions codes~~ must attest, under penalty of perjury, whether the entity is acting in compliance with section 655.0323(1) and (2), Florida Statutes. Such institutions shall attest by completing and submitting Form OFR-U-323, Attestation of Compliance, effective XX-XXXX, herein incorporated by reference and available at <https://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> and the OFR’s website, www.flofr.gov, to the OFR by July 1 of each year.

(2) Filings required by this rule shall be submitted to the OFR by mail or email as follows:

Division of Financial Institutions
Office of Financial Regulation
200 East Gaines Street
Tallahassee, Florida 32399-0371
OFRFinancialInstitutions@flofr.gov

Rulemaking Authority 655.0323(3), FS. Law Implemented 655.0323(3), FS. History-New 8-3-23, Amended X-X-XXXX.

Rule 69U-100.3231 Complaints

(1) If a customer or member of a financial institution suspects that such financial institution has acted in violation of s. 655.0323(2), Florida Statutes, the customer or member may complain to the Office by completing and submitting to the Office a Form OFR-U-3231, Complaint, effective XX-XXXX, herein incorporated by reference and available at <https://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> and the OFR’s website, www.flofr.gov. A complaint is barred if not submitted to the Office within 30 days of the action that is described within the complaint.

(2) A financial institution that receives a notice of complaint from the Office must, within 90 calendar days of receiving such notice, complete and submit to the Office a Form OFR-U-3232, Complaint Response Report, effective XX-XXXX, herein incorporated by reference and available at <https://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> and the OFR’s website, www.flofr.gov.

(3) Submissions required by this rule shall be submitted to the OFR by mail or email as follows:

Division of Financial Institutions
Office of Financial Regulation
200 East Gaines Street
Tallahassee, Florida 32399-0371
OFRFinancialInstitutions@flofr.gov

Materials Incorporated By Reference

Form OFR-U-323, Attestation of Compliance
Form OFR-U-3231, Complaint
Form OFR-U-3232, Complaint Response Report

Notice of Development of Rulemaking

DEPARTMENT OF FINANCIAL SERVICES

FSC - Financial Institution Regulation

RULE NO.: RULE TITLE:

69U-100.323 Attestation of Compliance

69U-100.3231 Complaints

PURPOSE AND EFFECT: The purpose and effect is to amend existing rules and reincorporate existing forms, and to create new rules and forms to conform with and implement HB 989, which will take effect upon becoming law. Section 655.0323(3), Florida Statutes, requires certain financial institutions to attest, under penalty of perjury, on a form prescribed by the commission, that the entity is acting in compliance with section 655.0323(1) and (2), Florida Statutes. The legislation has modified the applicability of the rule by replacing “all financial institutions subject

to the financial institutions codes” with “financial institutions as defined in s. 655.005.” The rule will be amended to reflect these changes and reincorporate the form to be used for the attestation. The legislation additionally created a complaint process through which customers or members of financial institutions who suspect that their financial institution has violated section 655.0323, Florida Statutes, may complain of those actions, which will in turn be investigated by the Office. New forms will be created to implement the complaint process.

SUBJECT AREA TO BE ADDRESSED: Regulation of Financial Institutions

RULEMAKING AUTHORITY: 655.0323(3)

LAW IMPLEMENTED: 655.0323(3), (4), (5)

IF REQUESTED IN WRITING AND NOT DEEMED UNNECESSARY BY THE AGENCY HEAD, A RULE DEVELOPMENT WORKSHOP WILL BE NOTICED IN THE NEXT AVAILABLE FLORIDA ADMINISTRATIVE REGISTER.

THE PERSON TO BE CONTACTED REGARDING THE PROPOSED RULE DEVELOPMENT AND A COPY OF THE PRELIMINARY DRAFT, IF AVAILABLE, IS: Ann Michelle Palecki, (850)410-9704, annmichelle.palecki@flofr.gov

THE PRELIMINARY TEXT OF THE PROPOSED RULE DEVELOPMENT IS AVAILABLE AT NO CHARGE FROM THE CONTACT PERSON LISTED ABOVE.



STATE OF FLORIDA OFFICE OF FINANCIAL REGULATION
Division of Financial Institutions

COMPLAINT

Please utilize this form if you suspect that your financial institution has acted in violation of Section 655.0323(2), Florida Statutes. For all other complaints, please utilize the standard consumer complaint form available at <https://www.flofr.gov/sitePages/fileacomplaint.htm>. Please attach any supporting documents and additional pages as necessary.

Date:	
Name of Complainant:	
Address of Complainant:	
Email Address of Complainant:	
Daytime Phone:	()
Name of Financial Institution:	
Address of Financial Institution:	
Date of Alleged Violation:	
Description of Alleged Violation and Supporting Facts:	



STATE OF FLORIDA OFFICE OF FINANCIAL REGULATION
Division of Financial Institutions

COMPLAINT RESPONSE REPORT

Date:	
Name of Financial Institution:	
Address:	
Name and Title of Representative:	
Representative Contact Information:	Phone: () E-mail:
Name of Complainant:	
Response to Complaint (please attach supporting documents and additional pages as necessary):	

ATTACHMENT 3

**FINANCIAL SERVICES COMMISSION
OFFICE OF FINANCIAL REGULATION**

**AGENDA ITEM # 3 : REQUEST APPROVAL TO PUBLISH NOTICES OF PROPOSED RULE AND FOR
FINAL ADOPTION IF NO MEMBER OF THE PUBLIC TIMELY REQUESTS A RULE HEARING OR IF A
RULE HEARING IS REQUESTED AND NO NOTICE OF CHANGE IS NEEDED AS A RESULT THEREOF
OR OTHERWISE**

Action Requested

The Office of Financial Regulation (“Office”) respectfully requests approval to publish a Notice of Proposed Rule to amend Rules 69V-40.002, 69V-40.0312, 69V-40.0313, 69V-40.176, and to create Rule 69V-40.070, Florida Administrative Code and approval for final adoption of the same if no member of the public timely requests a rule hearing or if a rule hearing is requested and no notice of change is needed as a result thereof or otherwise.

Summary and Justification of Rules

Rule 69V-40.002, F.A.C.: The Office proposes to amend Rule 69V-40.002, F.A.C., to incorporate amended federal forms MU1, MU2, MU3, and MU4, which have been revised since last incorporated by reference in the rule. In addition, the rule will be amended to incorporate amended Form OFR-MIL-001, Office of Financial Regulation Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification. Incorporating the amended form will conform to Chapter 2023-205, Laws of Florida, which eliminated the requirement that issuer/dealers register with the Office. Incorporating the form will also incorporate a form change which will require loan originators to email the form and supporting documentation to the Office. In addition, the rule is being amended to remove the duplicative incorporation of Form OFR-MIL-001 in Rules 69V-40.0312 and 69V-40.0313. Additionally, the rule is being amended to incorporate new form OFR-494-15. Incorporating new form OFR-494-15 will conform to Chapter No. 2024-134, Laws of Florida, which requires the Office to prescribe, via rulemaking, criteria and processes for determining whether an organization is and remains a bona fide nonprofit organization. Organizations determined to be bona fide nonprofit organizations are exempt from the requirements of chapter 494, Florida Statutes. Organizations seeking an exemption and those seeking to maintain an already granted exemption will be required to file form OFR-494-15 with the Office.

Rules 69V-40.0312 and 69V-40.0313, F.A.C.: The Office proposes to amend Rules 69V-40.0312 and 69V-40.0313, F.A.C., to remove the incorporation of Form OFR-MIL-001. For ease of reference, the form will be incorporated in one rule, Rule 69V-40.002.

Rule 69V-40.176, F.A.C.: The Office proposes to amend Rule 69V-40.176, F.A.C, to adopt the new federal mortgage call report form, Form MCR-01.

Rule 69V-40.070, F.A.C.: The Office proposes to create Rule 69V-40.070, F.A.C, to conform to and implement Chapter No. 2024-134, Laws of Florida, which requires the Office to prescribe, via rulemaking, criteria and processes for determining whether an organization is and remains a bona fide nonprofit organization.

Proposed Text of Rules

69V-40.002 Adoption of Forms. (AMEND)

69V-40.0312 Application Procedure for Loan Originator License. (AMEND)

69V-40.0313 Loan Originator License Renewal and Reactivation. (AMEND)

69V-40.176 Report of Condition (AMEND)

69V-40.070 Bona Fide Nonprofit Exemption Criteria and Processes. (NEW)

69V-40.002 Adoption of Forms.

(1) The forms referred to in this section below are incorporated by reference and readopted by this rule for the purposes of Rules 69V-40.001-.285, F.A.C.:

(a) Registry Forms:

1. NMLS Company Form (Form MU1), Version 13.0, dated and effective February 1, 2024
~~Version 10.0 dated and effective March 31, 2014,~~ available at
~~<http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>~~
~~www.flrules.org/Gateway/reference.asp?No=Ref-06104~~.

2. NMLS Individual Form (Form MU2), Version 9, dated and effective September 12, 2016,
~~Version 8.9, dated and effective April 16, 2012,~~ available at
~~<http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>~~
~~www.flrules.org/Gateway/reference.asp?No=Ref-06105~~.

3. NMLS Branch Form (Form MU3), Version 12.0, dated and effective February 1, 2024,
~~Version 10.0 dated and effective March 31, 2014,~~ available at
~~<http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>~~
~~www.flrules.org/Gateway/reference.asp?No=Ref-06106~~.

4. NMLS Individual Form (Form MU4), Version 9, dated and effective September 12, 2016,
~~Version 8.9, dated and effective April 16, 2012,~~ available at
~~<http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>~~
~~www.flrules.org/Gateway/reference.asp?No=Ref-06107~~.

(b) Florida Forms:

1. Mortgage Brokerage Deposit Account Form, Form OFR-494-09, effective March 23, 2008.

2. Mortgage Brokerage Transaction and Lending Journal, Form OFR-494-10, effective March 23, 2008.

3. Calculation of Aggregate Value of Mortgage Loans Serviced, Form OFR-494-11, effective March 23, 2008.

4. Noninstitutional Investor's Funds Account Form, Form OFR-494-12, effective March 23, 2008.

5. Declaration of Intent to Engage Solely in Loan Processing, Form OFR-494-13, effective 04/2021, and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-12864>.

6. Office of Financial Regulation Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification, Form OFR-MIL-001, effective XX-XX-XXXX, 09-2018, and ~~incorporated by reference in Rules 69V-40.0312 and 69V-40.0313, F.A.C.,~~ and available at
~~<http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>~~
~~<http://www.flrules.org/Gateway/reference.asp?No=Ref-09912>~~.

7. Bona Fide Nonprofit Organization Exemption Form, Form OFR-494-15, effective XX-XX-XXXX, and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX>.

(2) All forms adopted by this rule are available on the Office's website at www.flofr.gov and by mail from the Office of Financial Regulation, 200 East Gaines Street, Tallahassee, Florida 32399-0376.

Rulemaking Authority 494.0011(2)(a), 494.001(1), (2)(b), 494.0016(4), 494.00312(2), 494.00312(8), 494.00313(1), 494.00313(4), 494.00321(2), 494.00322(1), 494.00331(2), 494.0036(2), 494.00611(2), 494.00612(1), 494.0066(2) FS. Law Implemented 494.0016, 494.00312, 494.00313, 494.00321, 494.00322, 494.00331, 494.0036, 494.00611, 494.00612, 494.0066 FS. History—New 3-23-08, Amended 12-25-08, 10-1-10, 11-30-15, 9-25-18, 4-12-21,

69V-40.0312 Application Procedure for Loan Originator License.

(1) Each individual desiring to obtain licensure as a loan originator shall apply to the Office of Financial Regulation by submitting the following:

- (a) A completed NMLS Individual Form (Form MU4), filed through the Registry;
- (b) The statutory nonrefundable application fee of \$195 filed through the Registry;
- (c) The statutory nonrefundable mortgage guaranty fund assessment fee of \$20, if required by Section 494.00172, F.S., filed through the Registry;
- (d) Evidence that the applicant has been awarded a high school diploma or the equivalent;
- (e) Confirmation from the Registry that the applicant has satisfied the requirement to complete a 20-hour pre-license class approved by the Registry, of which a minimum of 2 hours shall cover the provisions of Chapter 494, F.S., and rule Chapter 69V-40, F.A.C.;
- (f) Confirmation from the Registry that the applicant has satisfied the requirement to pass a test developed by the Registry and administered by a provider approved by the Registry;
- (g) Submit fingerprints to the Registry for submission to the Federal Bureau of Investigation for a federal criminal background check;
- (h) Submit fingerprints to a live scan vendor approved by the Florida Department of Law Enforcement and published on the Florida Department of Law Enforcement's website (<http://www.fdle.state.fl.us/Content/Criminal-History/documents/ApplicantLivescanService-ProvidersVendors.aspx>) for submission to the Florida Department of Law Enforcement for a state criminal background check. The cost of fingerprint processing shall be borne by the applicant and paid directly to the live scan vendor;
- (i) Authorize the Registry to obtain and make available to the Office an independent credit report on the applicant.

(2) Request for Additional Information. Within 30 days of receipt, the Office shall review each loan originator application and inform the applicant of any request for additional information required to complete its review. The additional information must be received by the Office within 45 days from the date of the request. The Office will grant a request for an additional forty-five (45) days to submit the additional information. The Office will not grant a request after the original forty-five (45) day deadline has passed. Failure to provide timely all additional information shall result in the application being deemed abandoned, which will result in the application being removed from further consideration by the Office and closed.

(3) Amendments to Pending Applications. If the information contained in the NMLS Individual Form (Form MU4) or any amendment thereto becomes inaccurate for any reason the applicant shall file an amendment through the Registry correcting such information within 15 days of the change. An amendment changing answers to question 6 on the NMLS Individual Form (Form MU4) shall be considered a material change to the application and grounds for denial of the

application.

(4) Withdrawal of Application. An applicant may request withdrawal of an application prior to a determination of the application being made by the Office by filing such request through the Registry.

(5) Upon approval of an application, a loan originator license will be issued with an expiration date of December 31 for the year in which the license was issued.

(6) NMLS Individual Form (Form MU4) is incorporated by reference in Rule 69V-40.002, F.A.C.

(7) Persons wishing to obtain a waiver of licensure fees as set forth in Section 494.00312(8), F.S., shall submit to the Office of Financial Regulation, via electronic filing through the Registry, a completed Office of Financial Regulation Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification, Form OFR-MIL-001, ~~effective 09-2018, which is hereby incorporated by reference, and also~~ incorporated by reference in Rule 69V-40.002, F.A.C., ~~and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-09912>.~~ Such form must be submitted within one hundred eighty (180) days after payment of licensure fees. For the complete processing of Form OFR-MIL-001, a loan originator application must be deemed received pursuant to the provisions of Section 494.00312(3), F.S.

Rulemaking Authority 494.0011(2), 494.00312(2), 494.00312(8), 494.00313(4) FS. Law Implemented 494.0011(2), 494.00312, 494.00313 FS. History—New 10-1-10, Amended 11-9-15, 11-24-16, 9-25-18, 1-18-21, _____.

69V-40.0313 Loan Originator License Renewal and Reactivation.

(1) In order to renew an active loan originator license a licensee must submit the following to the Office no later than December 31 of each calendar year in which the licensee wishes to renew the license:

(a) Submit a total payment of \$176.00 paid through the Registry which includes the following:

1. \$150 nonrefundable renewal fee;
2. \$20 nonrefundable mortgage broker guaranty fund fee; and,
3. \$6 to cover the cost of fingerprint retention as required to comply with section 494.00313(1)(b), F.S.

(b) Authorize the Registry to obtain and make available to the Office an independent credit report on the licensee.

(c) Confirmation from the Registry that the loan originator has satisfied the requirement to complete an 8-hour continuing education class approved by the Registry, of which a minimum of 1 hour shall cover the provisions of chapter 494, F.S., and rule chapter 69V-40, F.A.C.;

(2) A loan originator license that is not renewed as required in subsection (1) before January 1 of the renewal year shall revert from active to inactive status. In order to reactivate a loan originator license, a licensee must submit the following to the Office before March 1 of each calendar year in which the licensee wishes to reactivate the license:

(a) Submit a total payment of \$326.00 paid through the Registry, which includes the following:

1. \$150 nonrefundable renewal fee;
2. \$150 nonrefundable reactivation fee;
3. \$20 nonrefundable mortgage broker guaranty fund fee; and,
4. \$6 to cover the cost of fingerprint retention as required to comply with section 494.00313(1)(b), F.S.

(b) Confirmation from the Registry that the loan originator has satisfied the requirement to complete an 8-hour continuing education class approved by the Registry, of which a minimum of 1 hour shall cover the provisions of chapter 494, F.S., and rule chapter 69V-40, F.A.C.

(3) A loan originator license that is not reactivated before March 1 after becoming inactive shall permanently expire.

(4) Request for Additional Information. The Office shall review each loan originator renewal request and inform the licensee of any request for additional information required to complete its review. The additional information must be received by the Office within 30 days from the date of the request. Failure by the licensee to respond within 30 days from the date of the request shall be construed by the Office of Financial Regulation as grounds for denial of the renewal request for failure to provide the requested information.

(5) Upon the Office determining that a renewal request has been completed the Office shall determine if the licensee continues to meet the minimum standards for licensure as set forth in section 494.00312, F.S., rules 69V-40.00112 and 69V-40.0113, F.A.C. If a licensee continues to meet the minimum standards for licensure the Office shall renew the loan originator license which shall be valid until December 31 of the year following the expiration date of the loan originator license. If a licensee does not continue to meet the minimum standards for licensure the Office shall deny the renewal request pursuant to section 494.00313(2), F.S.

(6) Persons wishing to obtain a waiver of licensure fees as set forth in section 494.00313(4), F.S., shall submit to the Office of Financial Regulation, via electronic filing through the Registry, a completed Office of Financial Regulation Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification, Form OFR-MIL-001, ~~effective 09-2018, which is hereby incorporated by reference, and also~~ incorporated by reference in Rule 69V-40.002, F.A.C., and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-09912>. For complete processing, Form OFR-MIL-001 must be submitted within one hundred eighty (180) days after payment of renewal fees.

Rulemaking Authority 494.0011(2), 494.00312(8), 494.00313, 494.00313(4) FS. Law Implemented 494.0011(2), 494.00312(8), 494.00313 FS. History—New 10-1-10, Amended 11-30-15, 11-24-16, 9-25-18, _____.

69V-40.176 Reports of Condition.

The ~~Standard~~ NMLS Mortgage Call Report – Form-MCR-01, Version 6, dated and effective 04-01-2024 04-15-2015; incorporated by reference and adopted by this rule, and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-XXXXX> ~~<http://www.flrules.org/Gateway/reference.asp?No=Ref-06113>, and the Expanded Mortgage Call Report – Form-MCR-02, effective 04-15-2015; incorporated by reference and adopted by this rule, and available at <http://www.flrules.org/Gateway/reference.asp?No=Ref-06114>, as required by the NMLS, each contains Residential Mortgage Loan Activity (RMLA) and Financial Condition (FC) components.~~

(1) Mortgage lenders and mortgage brokers that are an approved Fannie Mae, Freddie Mae Seller/Serviceers, or Ginnie Mae Issuer must submit the complete Expanded Residential Mortgage Loan Activity component of the Mortgage Call Report through NMLS within 45 days of the end of each calendar quarter.

(2) Mortgage brokers must submit the Financial Condition component of the Mortgage Call

Report within 90 days of each calendar year end.

(3) Mortgage lenders must submit the Financial Condition component of the Mortgage Call Report within 45 days of the end of each calendar quarter.

~~(2) Mortgage lenders that are not an approved Fannie Mae, Freddie Mac Seller/Serviceers, or Ginnie Mae Issuer must submit:~~

~~(a) The Residential Mortgage Loan Activity component of the standard mortgage call report within 45 days of the end of each calendar quarter; and,~~

~~(b) The Financial Condition component of the Standard Mortgage Call Report within 90 days of their fiscal year end.~~

~~(3) Mortgage brokers that are not an approved Fannie Mae, Freddie Mac Seller/Serviceers, or Ginnie Mae Issuer must submit:~~

~~(a) The Residential Mortgage Loan Activity component of the standard mortgage call report within 45 days of the end of each calendar quarter; and,~~

~~(b) The Financial Condition component of the Standard Mortgage Call Report within 90 days of their fiscal year end.~~

Rulemaking Authority 494.0011(2), 494.004, 494.0067 FS. Law Implemented 494.004, 494.0067 FS. History—New 11-30-15, Amended _____.

69V-40.070 Bona Fide Nonprofit Organization Exemption Criteria and Processes.

(1) To apply for an exemption as a bona fide nonprofit organization within the scope of section 494.00115, F.S., an organization must submit to the Office a completed Bona Fide Nonprofit Organization Exemption Form, Form OFR-494-15. The form must be filed with the Office via email at: OFR.BFNO@flofr.gov.

(2) Request for Additional Information. An incomplete Bona Fide Nonprofit Organization Exemption Form shall not be considered as validly received. A request for additional information will be made by the Office within thirty (30) days after initial receipt of Form OFR-494-15. The additional information must be received by the Office within forty-five (45) days from the date of request. The Office will grant a request for an additional forty-five (45) days to submit the additional information. The Office will not grant a request after the original forty-five (45) day deadline has passed. Failure to timely provide all additional information shall result in the exemption request being withdrawn, which will result in the exemption request being removed from further consideration by the Office.

(3) Amendment of Pending Exemption. A prospective bona fide nonprofit organization shall notify the Office of Financial Regulation within ten (10) days of the occurrence of any change in the information reported on Form OFR-494-15 by filing Form OFR-494-15 with the Office via email at: OFR.BFNO@flofr.gov and by indicating the change on the form.

(4) Withdrawal of Exemption Determination. A prospective bona fide nonprofit organization may withdraw an exemption determination prior to an initial determination of the exemption being made by the Office by filing Form OFR-494-15 with the Office via email at: OFR.BFNO@flofr.gov and by indicating on the form the organization's intent to withdraw. The withdrawal is effective upon receipt.

(5) Application Evaluation. Within ninety (90) days after receipt of a completed exemption determination request, the Office will evaluate all information and supporting documentation provided in connection with the exemption determination request. After completing its review of the determination request, the Office will determine whether the bona fide nonprofit organization satisfies the criteria set forth in section 494.00115(3)(a), Florida Statutes. Within ninety (90) days

after receipt of a completed exemption determination request, the Office will notify the organization via the contact email provided in Form OFR-494-15 whether the organization is exempt from regulation under chapter 494, F.S., pursuant to section 494.00115, F.S.

(6) Upon approval of an exemption request, a bona fide nonprofit organization will be exempt from regulation under chapter 494, F.S., until December 31 for the year in which the exemption was approved.

(7) Annual Certification.

(a) An organization determined by the Office to be a bona fide nonprofit organization shall, between December 1 and December 31 of each year, submit a certification requesting that the Office determine whether the organization continues to meet the criteria set forth in section 494.00115(3)(a), Florida Statutes, by filing Form OFR-494-15 with the Office via email at: OFR.BFNO@flofr.gov., by indicating on the form the organization's intent to file an annual certification, and by providing certification information as requested in the form.

(b) The Office shall review each certification request and inform the organization of any request for additional information required to complete its review. The additional information must be received by the Office within 30 days from the date of the request. Failure by the organization to respond within 30 days from the date of the request shall be construed by the Office as grounds to reject the certification request for failure to provide the requested information.

(c) Upon the Office determining that a completed certification request has been submitted, the Office shall determine if the organization continues to meet the criteria set forth in section 494.00115(3)(a), Florida Statutes. If a licensee continues to meet the criteria, the bona fide nonprofit organization will be exempt from regulation under chapter 494, F.S., until December 31 of the year following the expiration date of the previously granted exemption. If an organization does not continue to meet the criteria set forth in section 494.00115(3)(a), Florida Statutes, the Office will reject the organization's certification request and the organization must cease acting within the scope of the exemption under section 494.00115, F.S. If a bona fide nonprofit organization has submitted a completed annual certification request on or before December 31, the exemption remains active until the annual certification is approved or revoked.

(d) If the bona fide nonprofit organization fails to file for annual certification by December 31, the organization shall lose its status as a bona fide nonprofit organization and must apply for a new exemption as a bona fide nonprofit organization by filing a new Form OFR-494-15 with the Office.

(8) A bona fide nonprofit organization shall give the Office thirty (30) days written notice prior to any proposed material change to the organization's mission, policies, practices, or operations to enable the Office to consider whether the organization would still qualify as a bona fide nonprofit organization. Written notice must be sent to the Office via email at: OFR.BFNO@flofr.gov. Material changes would include changes to questions B1-5, C1-8, C10-14, & D on Form OFR-494-15.

(9) An employee acting as a loan originator for an organization the Office has determined is a bona fide nonprofit organization pursuant to section 494.00115, F.S., and this rule is exempt from the requirement of obtaining a loan originator license for the period of time that the Office's determination is in place. This exemption from licensure does not apply if the employee originates residential mortgage loans, as that term is defined in 12 U.S.C. § 5101, outside the scope of the employee's work duties at the bona fide nonprofit organization or originates residential mortgage loans with terms unfavorable to borrowers.

(10) A bona fide nonprofit organization may terminate its exemption status by filing Form OFR-494-15 with the Office via email at: OFR.BFNO@flofr.gov and by indicating on the form

the organization's intent to terminate its status as a bona fide non profit organization.

(11) The Office will revoke the status of an organization it has determined to be a bona fide nonprofit organization, should the organization fail to satisfy the criteria set forth in section 494.00115(3)(a), F.S.

(12) In the event the bona fide nonprofit organization status of an organization is revoked, the employee loan originators of the bona fide nonprofit organization will no longer be exempt from the licensure requirements of chapter 494, Florida Statutes.

(13) Form OFR-494-15 is incorporated by reference in Rule 69V-40.002, F.A.C.

Rulemaking Authority 494.00115(3)(a) FS. Law Implemented 494.0011(2)(b), 494.00115(3) FS. History—New _____.

Material Incorporated by Reference

[BEGINS ON NEXT PAGE]

State of Florida Office of Financial Regulation

BONA FIDE NONPROFIT ORGANIZATION EXEMPTION FORM, FORM OFR-494-15

GENERAL INSTRUCTIONS

Pursuant to Rule 69V-40.070, F.A.C., this form must be filed with the Office via email at: OFR.BFNO@flofr.gov.

Form OFR-494-15 is form for use by organizations to request a determination as to whether the requesting organization meets the criteria established to be a bona fide nonprofit organization pursuant to section 494.00115(3)(a), Florida Statutes. Upon review and consideration of the request the Office will determine whether the organization satisfies the requirements of section 494.00115(3)(a), Florida Statutes, and Rule 69V-40.070, F.A.C.

This form will also be used to complete the annual certification by the Office to determine whether the requesting organization continues to meet the criteria established to be a bona fide nonprofit organization pursuant to section 494.00115(3)(a), Florida Statutes.

In addition, this form may be used to make form amendments, terminate a granted exemption, and withdraw a pending exemption determination request.

If the Office requires additional information from the organization, the Office will contact the primary contact listed below.

This form is divided into the following sections:

- Type of filing
- Organization Information
- Required Documentation
- Loan Terms and Characteristics
- Books and Records Location
- Annual Certification
- Additional Information
- Signature

A. Type of Filing

Check the appropriate box for the type of filing.

Initial Exemption Determination Request – This designation applies to first-time filers or filers who withdrew a pending exemption determination request prior to a determination being made by Form OFR-494-15, Effective XX-XX-XXXX, Incorporated by reference in Rule 69V-40.002, F.A.C.

the Office.

File an Annual Certification Request – This designation applies to organizations that have been granted an exemption and are required to annually provide additional information to continue to meet the granted exemption. The organization need not complete sections B-E, as prior submissions will be incorporated by reference, unless previously submitted information has changed and that change has not been reported through an amendment to this form.

File an Amendment – This designation applies to organizations that need to make changes to this form. When filing an amendment, complete the question(s) on the form that contains new information, in addition to sections A-B. See Rule 69V-40.070, F.A.C., for amendment filing requirements.

Terminate Exemption – This designation applies to organizations that are terminating a bona fide nonprofit exemption granted by the Office.

Withdraw a Pending Exemption Determination Request – This designation applies to organizations that would like to withdraw a pending exemption determination request prior to a determination being made by the Office.

B. Organization Information

1. Organization name – Provide the complete legal name of the organization.

2. Fictitious or D/B/A Name – Name under which the organization operates if different from the organization name reported in B.1. above. Provide evidence of fictitious name registration. If you do not use a fictitious name, leave the question blank.

3. Type of Organization – Check the appropriate box to indicate whether you are a corporation, an association, or a trust.

4. State and Date of formation – If applicant is a legally formed organization, list the state and date in which the organization was formed.

5. IRS Employee Identification Number (FEID) – This is a nine digit number assigned by the IRS.

6. Business Main Address – This is the main office physical address or the headquarters address.

7. Address where records are stored – This is the physical location where any and all records will be maintained. If this address is the same as the business main address, enter “Same as Business Main Address” on this line. Do not leave blank.

8. Mailing Address – Provide if different from business main address.

9. Telephone Number – Provide the telephone number for the business location.

10. Website Address – Provide business website, if any.

11. Email Address – Provide the email address for the business location.

12. Contact Person – Person to be contacted regarding the organization.

a. Contact Person Name & Title – Provide the name and title of the contact person.

b. Contact Person Phone Number – Provide the telephone number of the contact person.

c. Contact Person Email Address – Provide the email address of the contact person.

d. Contact Person Mailing Address – Provide the mailing address of the contact person. Can be different from the organization’s address.

C. Attachments - Documentation required to be submitted with exemption Form OFR-494-15.

1. Attach a copy of the organization’s valid IRS 501(c)(3) determination letter.

2. Attach document(s) explaining the organization’s mission statement, most significant activities, and core values.

3. Attach documentation explaining that the organization promotes affordable housing, provides homeownership education or similar services.

4. Attach documentation explaining that the organization conducts its activities in a manner that serves a public or charitable purpose, rather than a commercial purpose.

5. Attach documentation explaining that the organization receives funding and revenue and charges fees in a manner that does not incentivize it or its employees to act other than in the best interests of its clients.

6. Attach documentation explaining that the organization compensate its employees in a manner that does not incentivize its employees to act other than in the best interests of its clients.

7. Attach documentation explaining that the organization provides or identifies for the borrower residential mortgage loans with terms favorable to the borrower and comparable to mortgage loans and housing assistance provided under government housing assistance programs.

8. Attach a chart or description showing the

organizational structure of the organization, including the identity of any parent or subsidiary of the organization.

9. Attach a list of names and contact information of all employees who will act as loan originators with respect to his or her work duties for the organization. In addition, discuss how such employees will act as a loan originator only with respect to residential mortgage loans with terms that are favorable to the borrower. The term “residential mortgage loan” shall have the same meaning as defined in 12 U.S.C. § 5101.

10. Attach a list of names and titles of individuals with authority to act on behalf of the organization.

11. If the organization is a corporation or association, attach a copy of the articles of incorporation, articles of association or other organizing document. If a trust, attach a copy of the trust agreement or declaration of trust.

12. If the organization is a corporation, attach a copy of the certificate of authority/good standing. Trusts and associations need not complete this section.

13. If applicable, the organization may attach documentation evidencing that it is certified by US Department of Housing and Urban Development as a housing counselor who engages solely in traditional housing counseling services.

14. If the organization is required to register as a charity in the state of Florida with the Florida Department of Agriculture and Consumer Services, submit a copy of documentation showing that the organization holds an active registration with the Florida Department of Agriculture and Consumer Services.

D. Loan Terms and Characteristics – Check the appropriate box to indicate the characteristics of offered loans.

E. Additional Information – The organization may use this section to provide additional information in connection with its exemption determination request.

F. Annual Certification – Organizations filing for annual certification must complete this section. Organizations need not resubmit sections C-E as prior submissions will be incorporated by reference, and no additional documentation is necessary, unless an amendment is needed. See Rule 69V-40.070, F.A.C., for amendment filing requirements.

H. Signature – This form must be electronically signed by a person legally authorized to bind the organization and attest to the accuracy of the information contained in this form.

A. Check the appropriate box below:

- File an Initial Exemption Determination Request
- File an Annual Certification Request (due by 12/31)
- File an Amendment
- Terminate Exemption (Effective date of exemption termination: _____)
(MM/DD/YYYY)
- Withdraw a Pending Exemption Determination Request

B. ORGANIZATION INFORMATION (Answer all questions listed below)

1. Name of Organization (legal name as provided in Articles of Incorporation, Articles of Association, or other governing document):

2. Fictitious or D/B/A Name:

3. Type of Organization:

- Corporation Association Trust Other

4. State and Date of Formation:

5. IRS Employee Identification Number (FEID):

6. Business Main Address (Street address only – do not use a P.O. Box):

(Number and Street)	City	State	Zip Code
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7. Address where records are stored (Street address only – do not use a P.O. Box):

(Number and Steet)	City	State	Zip Code
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8. Mailing Address, if different from Business (P.O. Box acceptable)

(Number and Street)	City	State	Zip Code
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9. Telephone Number: _____

10. Website Address: _____

11. Email Address: _____

12. Contact Person Information:

Please list the name and contact information for the individual to whom the agency should direct its communications.

a. Name and Title: _____

b. Phone Number: _____

c. Email Address: _____

d. Mailing Address: _____
Number and Street City State Zip Code

C. THE FOLLOWING MUST BE ATTACHED TO THIS FORM:

1. IRS Tax Exemption 501(c)(3) Letter – Copy of IRS letter confirming charitable non-profit status.
2. Documentation explaining the organization’s current mission statement, most significant activities, and core values. The discussion may explain how the organization ensures that the actions of its employees when engaged in loan origination activities are consistent with the organization's mission and practices.
3. Documentation explaining that the organization promotes affordable housing or provides homeownership education or similar services.
4. Documentation explaining that the organization conducts its activities in a manner that serves a public or charitable purpose, rather than a commercial purpose.
5. Documentation explaining that the organization receives funding and revenue and charges fees in a manner that does not incentivize it or its employees to act other than in the best interests of its clients. The documentation may include a discussion about the organization’s funding sources; whether fees are charged to the borrower, and if so, which fees are charged; the amount of fees charged; and may explain how the organization’s policies and procedures ensure that the client’s best interests are met.
6. Documentation explaining that the organization compensate its employees in a manner that does not incentivize its employees to act other than in the best interests of its clients. The documentation may include a discussion about employee compensation policies and whether compensation includes bonus/commission. The discussion may also include evidence of an audited payroll review.
7. Documentation explaining that the organization provides or identifies for the borrower residential mortgage loans with terms favorable to the borrower and comparable to mortgage loans and housing assistance provided under government housing assistance programs. The discussion may include the services and specific products the organization intends to offer under the exemption.
8. Management Chart – A chart or description showing the organizational structure of the organization, including the identity of any parent or subsidiary of the organization.
9. List of names and contact information, including office address, business telephone number, and email address, of all employees who will act as a loan originator with respect to his or her work duties for the organization. In addition, include documentation discussing how such employees will act as a loan originator only with respect to residential mortgage loans with terms that are favorable to the borrower.
10. List of names and titles of individuals with authority to act on behalf of the organization.
11. A copy of the organization’s governing documents (i.e. Articles of Incorporation, Articles of Association, trust agreement, declaration of trust, or other organizing document).
12. Certificate of Authority/Good Standing Certificate: Provide a state-issued document (typically by the state’s Secretary of State office) demonstrating that the corporation exists or is authorized to do

business in this state.

- 13. If applicable, submit documentation that the organization is certified by the US Department of Housing and Urban Development as a housing counselor who engages solely in traditional housing counseling services.
- 14. If registered as a charity with the Florida Department of Agriculture and Consumer Services, submit a copy of the organization's active registration. If not registered as a charity with the Florida Department of Agriculture and Consumer Services, submit documentation explaining why the charity is not required to register.

D. Loan Terms and Characteristics:

The above-named organization makes loans with the following characteristics. Please check ALL that apply:

- Loan terms that do not charge for the accrual of interest
- Loan terms that charge interest at below market rates
- Loan terms that require a borrower to qualify for the loan by contribution of sweat equity
- Loan terms that forgive repayment in whole or in part, whether over a period of time, on a specified date, or subject to ownership or occupancy conditions
- Other. If other, provide explanation in section E below.

E. Additional Information:

Please use this space to provide any additional information you would like for the Office to consider in connection with the organization's exemption determination request.

F. Annual Certification Request (complete this section only if the organization is submitting an annual certification request)

- Provide a copy of the latest annual filing to the IRS that is related to your organization's nonprofit status (IRS Form 990), if applicable.
- Provide an explanation regarding why your organization is not required to file IRS Form 990.
- Provide a listing of all loan originators who, within the past year, were hired or have left the organization.

H. Signature

I, the undersigned person, have full authority to sign and verify this exemption form. I have read this exemption form and supporting documentation and have knowledge of the facts stated herein. This exemption form, and all information submitted in connection herewith, is complete and accurate and contains no misstatements, misrepresentations, or omissions of material facts, to the best of my knowledge and belief.

I further acknowledge that any misstatement may cause the Office to deny the request or initiate proceedings against the organization. I also represent to the extent any information previously submitted is not amended such information is currently accurate and complete.

Section 837.06, F.S., states: Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his or her official duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082 or s. 775.083.

The authorized person or authorized person's agent had typed his or her name under this section to attest to the completeness and accuracy of this form. The authorized person recognized that this typed name constitutes, in every way, use or aspect, his or her legally binding signature.

Signature

Title

Print Name

Date

Submit this form and required documentation to: OFR.BFNO@flofr.gov

Company-level RMLA

LINES OF CREDIT

WAREHOUSE LINES OF CREDIT AT PERIOD END

		Credit Limit	Remaining Credit Available at Period End
LOC1	Name of Provider (set to max name field in NMLS)	\$	\$
LOC2	Name of Provider (set to max name field in NMLS)	\$	\$
LOC3	Name of Provider (set to max name field in NMLS)	\$	\$

LOANS SERVICED - NATIONWIDE TOTALS

Servicing Activity		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
LS010	Wholly Owned Loans Serviced			=(Amount / Count)	
LS020	Loans Serviced Under MSRs			=(Amount / Count)	
LS030	Subservicing for Others			=(Amount / Count)	
LS040	Subservicing by Others			=(Amount / Count)	
LS090	Total Servicing Activity	Equals the sum of rows LS010 to LS040 in the above column.	Equals the sum of rows LS010 to LS040 in the above column.	=(Amount / Count)	Must be greater than or equal to sum of S590 for all state filings
Servicing Transfers During the Quarter		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
LS100	Loan Servicing Transferred In During the Period			=(Amount / Count)	
LS110	Loan Servicing Transferred Out During the Period			=(Amount / Count)	
LS190	Total Loans Transferred In and Out During the Period	Equals the sum of rows LS100 to LS110 in the above column.	Equals the sum of rows LS100 to LS110 in the above column.	=(Amount / Count)	
Nationwide Payment Status of Loans Serviced as of End Date (All Loans)		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
LS200	Current Loans			=(Amount / Count)	
LS210	30 to 59 Days Delinquent			=(Amount / Count)	
LS220	60 to 89 Days Delinquent			=(Amount / Count)	
LS230	90 or more Days Delinquent			=(Amount / Count)	
LS290	Total Loans Serviced	Equals the sum of rows LS200 to LS230 in the above column.	Equals the sum of rows LS200 to LS230 in the above column.	=(Amount / Count)	Must equal LS090

NOTE

EXPLANATORY NOTES-FREE TEXT

(set to an appropriate maximum. Consider at least 2000 characters)

EXPLANATORY NOTES

State-specific RMLA

RMLA SECTION I

APPLICATION DATA

Type of Action Taken

	DIRECTLY RECEIVED FROM BORROWER			RECEIVED FROM 3RD PARTY		
	Amount (\$)	Count (#)	Average Size (\$)	Amount (\$)	Count (#)	Average Size (\$)
AC010 Applications In Process at the Beginning of the Period	Pre-fill AC080 from prior quarter	Pre-fill AC080 from prior quarter	= (Amount / Count)	Pre-fill AC080 from prior quarter	Pre-fill AC080 from prior quarter	= (Amount / Count)
AC020 Applications Received			= (Amount / Count)			= (Amount / Count)
AC030 Applications Approved but not Accepted			= (Amount / Count)			= (Amount / Count)
AC040 Applications Denied			= (Amount / Count)			= (Amount / Count)
AC050 Applications Withdrawn			= (Amount / Count)			= (Amount / Count)
AC060 File Closed for Incompleteness			= (Amount / Count)			= (Amount / Count)
AC065 Net Changes in Application Amount (decreases should be reflected as negative)						
AC063 Net Application Changes (decreases should be reflected as negative)			= (Amount / Count)			= (Amount / Count)
	Equals: AC010	Equals: AC010		Equals: AC010	Equals: AC010	
AC066 Total Application Pipeline	+AC020	+AC020		+AC020	+AC020	
	-AC030	-AC030		-AC030	-AC030	
	-AC040	-AC040		-AC040	-AC040	
	-AC050	-AC050		-AC050	-AC050	
	-AC060	-AC060		-AC060	-AC060	
	+AC065	-AC060		+AC065	-AC060	
	+AC063	+AC063	= (Amount / Count)	+AC063	+AC063	= (Amount / Count)
			= (Amount / Count)			= (Amount / Count)
			= (Amount / Count)			= (Amount / Count)
AC070 Loans Closed and Funded			= (Amount / Count)			= (Amount / Count)
AC080 Applications in Process at the End of the Period			= (Amount / Count)			= (Amount / Count)
AC090 Total Application Pipeline Results	Equals the sum of rows AC070 to AC080 in the above column	Equals the sum of rows AC070 to AC080 in the above column	= (Amount / Count)	Equals the sum of rows AC070 to AC080 in the above column	Equals the sum of rows AC070 to AC080 in the above column	= (Amount / Count)

Must equal AC066

CLOSED LOAN DATA

Forward Mortgages

Loan Type

	BROKERED			CLOSED-RETAIL APPLICATION			CLOSED-WHOLESALE APPLICATION		
	Amount (\$)	Count (#)	Average Size (\$)	Amount (\$)	Count (#)	Average Size (\$)	Amount (\$)	Count (#)	Average Size (\$)
AC100 Conventional			= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
AC110 FHA-Insured			= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
AC120 VA-guaranteed			= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
AC130 FSA/RHS-guaranteed			= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
AC190 Total Loan Type - Forward Mortgages	Equals the sum of rows AC100 to AC130 in the above column	Equals the sum of rows AC100 to AC130 in the above column	= (Amount / Count)	Equals the sum of rows AC100 to AC130 in the above column	Equals the sum of rows AC100 to AC130 in the above column	= (Amount / Count)	Equals the sum of rows AC100 to AC130 in the above column	Equals the sum of rows AC100 to AC130 in the above column	= (Amount / Count)
			= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
			= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
AC290 Total Property Type	Equals the sum of rows AC200 to AC210 in the above column	Equals the sum of rows AC200 to AC210 in the above column	= (Amount / Count)	Equals the sum of rows AC200 to AC210 in the above column	Equals the sum of rows AC200 to AC210 in the above column	= (Amount / Count)	Equals the sum of rows AC200 to AC210 in the above column	Equals the sum of rows AC200 to AC210 in the above column	= (Amount / Count)
			= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
			= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
AC390 Total Purpose of Loan or Application	Equals the sum of rows AC300 to AC320 in the above column	Equals the sum of rows AC300 to AC320 in the above column	= (Amount / Count)	Equals the sum of rows AC300 to AC320 in the above column	Equals the sum of rows AC300 to AC320 in the above column	= (Amount / Count)	Equals the sum of rows AC300 to AC320 in the above column	Equals the sum of rows AC300 to AC320 in the above column	= (Amount / Count)
			= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
			= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
AC400 HOEPA			= (Amount / Count)			= (Amount / Count)			= (Amount / Count)

Must equal AC990 minus AC790

Must equal AC190

Must equal AC190

Lien Status										
AC500	First Lien			=(Amount / Count)				=(Amount / Count)		
AC510	Subordinate Lien			=(Amount / Count)				=(Amount / Count)		
AC520	Not Secured by a Lien			=(Amount / Count)				=(Amount / Count)		
AC590	Total Lien Status	Equals the sum of rows AC500 to AC520 in the above column	Equals the sum of rows AC500 to AC520 in the above column	=(Amount / Count)	Equals the sum of rows AC500 to AC520 in the above column	Equals the sum of rows AC500 to AC520 in the above column	=(Amount / Count)	Equals the sum of rows AC500 to AC520 in the above column	Equals the sum of rows AC500 to AC520 in the above column	Must equal AC190
Fee Information		Amount (\$)		Amount (\$)		Amount (\$)		Amount (\$)		
AC600	Broker Fees Collected-Forward Mortgages									
AC610	Lender Fees Collected-Forward Mortgages									
Reverse Mortgages (should not be counted in above numbers)										
Loan Type		Amount (\$)	Count (#)	Average Size (\$)	Amount (\$)	Count (#)	Average Size (\$)	Amount (\$)	Count (#)	Average Size (\$)
AC700	HECM-Standard			=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC710	HECM-Saver			=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC720	Proprietary/Other			=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC790	Total Loan Type - Reverse Mortgages	Equals the sum of rows AC700 to AC720 in the above column	Equals the sum of rows AC700 to AC720 in the above column	=(Amount / Count)	Equals the sum of rows AC700 to AC720 in the above column	Equals the sum of rows AC700 to AC720 in the above column	=(Amount / Count)	Equals the sum of rows AC700 to AC720 in the above column	Equals the sum of rows AC700 to AC720 in the above column	Must equal AC990 minus AC190
Purpose of Reverse Mortgage										
AC800	Home Purchase			=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC810	Other			=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC890	Total Purpose of Reverse Mortgage	Equals the sum of rows AC800 to AC810 in the above column	Equals the sum of rows AC800 to AC810 in the above column	=(Amount / Count)	Equals the sum of rows AC800 to AC810 in the above column	Equals the sum of rows AC800 to AC810 in the above column	=(Amount / Count)	Equals the sum of rows AC800 to AC810 in the above column	Equals the sum of rows AC800 to AC810 in the above column	Must equal AC790
Fee Information		BROKERED			CLOSED- RETAIL APPLICATION			CLOSED-WHOLESALE APPLICATION		
AC620	Broker Fees Collected-Reverse Mortgages	\$			\$			\$		
AC630	Lender Fees Collected-Reverse Mortgages									
Forward and Reverse Mortgage Loans		BROKERED			CLOSED- RETAIL APPLICATION			CLOSED-WHOLESALE APPLICATION		
AC900	Total Loans Brokered by your Company	Equals AC990			Equals AC990			Equals AC990		
AC910	Total Loans Funded by your Company									
QM and Non-QM										
AC920	Qualified Mortgage (QM)			=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC930	Non-Qualified Mortgage			=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC940	Not Subject to QM			=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC990	Total Closed Loans	Equals the sum of rows AC920 to AC940 in the above column	Equals the sum of rows AC920 to AC940 in the above column	=(Amount / Count)	Equals the sum of rows AC920 to AC940 in the above column	Equals the sum of rows AC920 to AC940 in the above column	=(Amount / Count)	Equals the sum of rows AC920 to AC940 in the above column	Equals the sum of rows AC920 to AC940 in the above column	Sum of Brokered and Retail must equal AC070 Direct; Wholesale must equal AC070 3rd Party
Repurchase Information		Amount (\$)	Count (#)	Average Size (\$)						
AC1000	Loans Made and Assigned but Required to Repurchase in Period			=(Amount / Count)						
REVENUE DATA										
		Amount (\$)								
AC1100	Gross Revenue from Mortgage Origination Operations									

SERVICING DISPOSITION ON CLOSED LOANS

Serviced Loans		Amount (\$)	Count (#)	Average Size (\$)	
AC1200	Closed Loans During the Quarter with Servicing Retained			= (Amount / Count)	
AC1210	Closed Loans During the Quarter with Servicing Released			= (Amount / Count)	
AC1290	Total Closed Loans	Equals the sum of rows AC1200 to AC1210 in the above column	Equals the sum of rows AC1200 to AC1210 in the above column	= (Amount / Count)	Must equal sum of AC990, retail and wholesale columns

RMLA SECTION I - MLO(s)

MORTGAGE LOAN ORIGINATOR DATA

		MLO NMLS ID	Amount (\$)	Count (#)	Average Size (\$)	
ACMLO1	Employee Name (set to max of combined first, middle, last name)				= (Amount / Count)	Sum of all MLO entries must equal AC070 for applications directly received
ACMLO2	Employee Name (set to max of combined first, middle, last name)				= (Amount / Count)	
ACMLO3	Employee Name (set to max of combined first, middle, last name)				= (Amount / Count)	

RMLA SECTION II

Residential First Mortgages (1-4 Unit Residential ONLY)		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
I010	Government (FHA/VA/RHS) Fixed			= (Amount / Count)	
I020	Government (FHA/VA/RHS) Arm			= (Amount / Count)	
I030	Conventional Conforming Fixed			= (Amount / Count)	
I040	Conventional Conforming Arm			= (Amount / Count)	
I050	Conventional Non-Conforming (Jumbo) Fixed			= (Amount / Count)	
I060	Conventional Non-Conforming (Jumbo) ARM			= (Amount / Count)	
I070	Other Fixed			= (Amount / Count)	
I080	Other ARM			= (Amount / Count)	
I100	Total Residential First Mortgages	Equals the sum of rows I010 to I080 in the above column	Equals the sum of rows I010 to I080 in the above column	= (Amount / Count)	
Other Mortgages		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
I110	Closed-End Second Mortgages			= (Amount / Count)	
I120	HELOCs (Include full credit line amount)			= (Amount / Count)	
I130	Reverse Mortgages			= (Amount / Count)	
I140	Construction Loans, 1-4 Unit Residential			= (Amount / Count)	
I170	Other Residential Mortgage Loans			= (Amount / Count)	
I180	Total Other Mortgage Loans	Equals the sum of rows I110 to I170 in the above column	Equals the sum of rows I110 to I170 in the above column	= (Amount / Count)	
I200	Total Mortgage Loans Originated	Equals the sum of I100 and I180 in the above column	Equals the sum of I100 and I180 in the above column	= (Amount / Count)	Must equal sum of AC070

Residential First Mortgages (1-4 Unit Residential ONLY)

		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
I210	Retail			=(Amount / Count)	
I220	Table Funded			=(Amount / Count)	
I230	Wholesale Brokered			=(Amount / Count)	
I240	Total Residential First Mortgages	Equals the sum of rows I210 to I230 in the above column	Equals the sum of rows I210 to I230 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
I250	Fixed Rate			=(Amount / Count)	
I251	ARM			=(Amount / Count)	
I259	Total Residential First Mortgages	Equals the sum of rows I250 to I251 in the above column	Equals the sum of rows I250 to I251 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
I260	Jumbo			=(Amount / Count)	
I261	Non-Jumbo			=(Amount / Count)	
I269	Total Residential First Mortgages	Equals the sum of rows I260 to I261 in the above column	Equals the sum of rows I260 to I261 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
I270	Alt Doc			=(Amount / Count)	
I271	Full Doc			=(Amount / Count)	
I279	Total Residential First Mortgages	Equals the sum of rows I270 to I271 in the above column	Equals the sum of rows I270 to I271 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
I280	Interest Only			=(Amount / Count)	
I281	Not Interest Only			=(Amount / Count)	
I289	Total Residential First Mortgages	Equals the sum of rows I280 to I281 in the above column	Equals the sum of rows I280 to I281 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
I290	Option ARMs			=(Amount / Count)	
I291	Not Option ARMs			=(Amount / Count)	
I299	Total Residential First Mortgages	Equals the sum of rows I290 to I291 in the above column	Equals the sum of rows I290 to I291 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
I300	Loans with Prepayment Penalties			=(Amount / Count)	
I301	Loans without Prepayment Penalties			=(Amount / Count)	
I309	Total Residential First Mortgages	Equals the sum of rows I300 to I301 in the above column	Equals the sum of rows I300 to I301 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100

I310	Purchase			=(Amount / Count)	
I311	Refinance Rate-Term			=(Amount / Count)	
I312	Refinance Cash-Out Refinances			=(Amount / Count)	
I313	Refinance Restructure			=(Amount / Count)	
I314	Refinance Other/Unknown			=(Amount / Count)	
I319	Total Residential First Mortgages	Equals the sum of rows I310 to I314 in the above column	Equals the sum of rows I310 to I314 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
I330	Loans with Mortgage Insurance				
I331	Loans without Mortgage Insurance				
I339	Total Residential First Mortgages	Equals the sum of rows I330 to I331 in the above column	Equals the sum of rows I330 to I331 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
I340	Loans with Piggyback Seconds				
I341	Loans without Piggyback Seconds				
I349	Total Residential First Mortgages	Equals the sum of rows I340 to I341 in the above column	Equals the sum of rows I340 to I341 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
First Mortgage Loan-to-Value (LTV) Distribution		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
I370	Equals 60% or less			=(Amount / Count)	
I371	Greater than 60% but less than or equal to 70%			=(Amount / Count)	
I372	Greater than 70% but less than or equal to 80%			=(Amount / Count)	
I373	Greater than 80% but less than or equal to 90%			=(Amount / Count)	
I374	Greater than 90% but less than or equal to 100%			=(Amount / Count)	
I375	Greater than 100%			=(Amount / Count)	
I379	Total Residential First Mortgages	Equals the sum of rows I370 to I375 in the above column	Equals the sum of rows I370 to I375 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
I380	Weighted Average LTV on First Mortgages Only (enter two-decimal figure, e.g., 87.65 for 87.645% weighted LTV)	Weighted Average			
I385	Weighted Average CLTV Combined First and Second Mortgages (enter two-decimal figure, e.g., 87.65 for 87.645% weighted CLTV)				
I390	Weighted Average Coupon at Origination on First Mortgages Only (enter two-decimal figure, e.g., 6.78 for 6.775%)				
First Mortgage Residential Loans Sold by Investor Type		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
I400	Production Sold to Secondary Market Agencies (Fannie, Freddie, Ginnie)			=(Amount / Count)	
I401	Production Sold to Others (Non-Affiliate)			=(Amount / Count)	
I402	Production Sold to Others (Affiliate)			=(Amount / Count)	
I404	Production Sold through Non-Agency Securitizations with Sale Treatment			=(Amount / Count)	
I405	Production Sold through Non-Agency Securitizations without Sale Treatment			=(Amount / Count)	
I409	Total 1- 4 Unit Residential Loans Sold this Period	Equals the sum of rows I400 to I405 in the above column	Equals the sum of rows I400 to I405 in the above column	=(Amount / Count)	

Other 1-4 Unit Residential Information

	UPB (\$)	Loan Count (#)	Average Loan Size (\$)
I410 Production Sold Servicing Released			=(Amount / Count)
I421 Production Kept in Portfolio/Held for Investment			=(Amount / Count)

Ratio

I430 Pull-Through Ratio (enter two-decimal figure, e.g., 67.55 for 67.545%)

Warehouse Period

Average Days

I450 Average Days in Warehouse 1-4 Unit Residential Mortgages Only

	UPB (\$)	Loan Count (#)	Average Loan Size (\$)
I460 Production Warehoused in Excess of 90 Days as of Period End 1-4 Unit Residential Mortgages Only			=(Amount / Count)

RMLA SECTION III

Modifications

S100 Loan Modification Applications in process at beginning of period
 S150 Loan Modification applications received during period
 S130 Loan Modification applications denied by lender/servicer
 S120 Loan Modification applications terminated by borrower
 S140 Loan Modification applications terminated by other
 S110 Loan Modifications completed (non-HAMP)
 S115 Mortgage Loans Modified Under HAMP

UPB (\$)	Loan Count (#)	Average Loan Size (\$)
Pre-fill S160 from prior quarter	Pre-fill S160 from prior quarter	= (Amount / Count)
		= (Amount / Count)
		= (Amount / Count)
		= (Amount / Count)
		= (Amount / Count)
		= (Amount / Count)
Equals S100 + S150 - S130 - S120 - S140 - S110 - S115	Equals S100 + S150 - S130 - S120 - S140 - S110 - S115	= (Amount / Count)

S160 Loan Modification applications in process at end of period

Contracted for by Lienholder/Servicer

S200 Loans to be modified at beginning of period
 S230 New loans received for modification
 S220 Loan modification attempts terminated for whatever reason
 S210 Loan Modifications completed
 S240 Loans to be modified at the end of period.

UPB (\$)	Loan Count (#)	Average Loan Size (\$)
Pre-fill S240 from prior quarter	Pre-fill S240 from prior quarter	= (Amount / Count)
		= (Amount / Count)
		= (Amount / Count)
Equals S200 + S230 - S220 - S210	Equals S200 + S230 - S220 - S210	= (Amount / Count)

PAYMENT STATUS AS OF END DATE (All Loans)

S300 Current Loans
 S305 30 to 59 Days Delinquent
 S310 60 to 89 Days Delinquent
 S315 90+-Days Delinquent

UPB (\$)	Loan Count (#)	Average Loan Size (\$)
		= (Amount / Count)
		= (Amount / Count)
		= (Amount / Count)
		= (Amount / Count)
Equals the sum of rows S300 to S315 in the above column	Equals the sum of rows S300 to S315 in the above column	= (Amount / Count)

S319 Totals Loans Serviced

PAYMENT STATUS AS OF END DATE (Loans Modified within one (1) year)

S320 Current Loans
 S325 30 to 59 Days Delinquent
 S330 60 to 89 Days Delinquent
 S335 90+-Days Delinquent

UPB (\$)	Loan Count (#)	Average Loan Size (\$)
		= (Amount / Count)
		= (Amount / Count)
		= (Amount / Count)
		= (Amount / Count)
Equals the sum of rows S320 to S335 in the above column	Equals the sum of rows S320 to S335 in the above column	= (Amount / Count)

S339 Totals Loans Serviced (Loans Modified within one (1) year)

Must be less than or equal to S319

PAYMENT STATUS AS OF END DATE (Loans Modified over one (1) year ago)

S340 Current Loans
 S345 30 to 59 Days Delinquent
 S350 60 to 89 Days Delinquent
 S355 90+-Days Delinquent

UPB (\$)	Loan Count (#)	Average Loan Size (\$)
		= (Amount / Count)
		= (Amount / Count)
		= (Amount / Count)
		= (Amount / Count)
Equals the sum of rows S340 to S355 in the above column	Equals the sum of rows S340 to S355 in the above column	= (Amount / Count)

S359 Totals Loans Serviced (Loans Modified over one (1) year ago)

Must be less than or equal to S319

FORECLOSURE STATUS AS OF END DATE		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
S400	In foreclosure status as of <u>last period end date</u>	Pre-fill S440 from prior quarter	Pre-fill S440 from prior quarter	=(Amount / Count)	
S410	Moved into foreclosure status in Period			=(Amount / Count)	
S420	Foreclosure resolved other than Sheriff sale in Period			=(Amount / Count)	
S430	Foreclosure resulting in Sheriff sale in Period			=(Amount / Count)	
S440	In foreclosure status as of End Date	Equals S400 + S410 - S420 - S430	Equals S400 + S410 - S420 - S430	=(Amount / Count)	
S450	REOs as of End Date			=(Amount / Count)	
S460	Loans Paid Through Short Sale			=(Amount / Count)	
Servicing Activity		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
S510	Wholly Owned Loans Serviced			=(Amount / Count)	
S520	Loans Serviced Under MSRs			=(Amount / Count)	
S530	Subservicing for Others			=(Amount / Count)	
S540	Subservicing by Others			=(Amount / Count)	
S590	Totals Loans Serviced	Equals the sum of rows S510 to S540 in the above column	Equals the sum of rows S510 to S540 in the above column	=(Amount / Count)	Must equal S319
Rate Type on Loans Serviced		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
S600	Fixed			=(Amount / Count)	
S610	ARM			=(Amount / Count)	
S690	Total Rate Type	Equals the sum of rows S600 to S610 in the above column	Equals the sum of rows S600 to S610 in the above column	=(Amount / Count)	Must equal S590
LOAN TYPE ON LOANS SERVICED					
Residential First Mortgages (1-4 Family Only)		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
S700	Government (FHA/VA/RHS)			=(Amount / Count)	
S710	Conventional Conforming			=(Amount / Count)	
S720	Conventional Non-Conforming			=(Amount / Count)	
S730	Other			=(Amount / Count)	
S790	Total Residential First Mortgages	Equals the sum of rows S700 to S730 in the above column	Equals the sum of rows S700 to S730 in the above column	=(Amount / Count)	
Other Residential Mortgages		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
S800	Closed-End Second Mortgages			=(Amount / Count)	
S810	HELOCs			=(Amount / Count)	
S820	Reverse Mortgages			=(Amount / Count)	
S840	Other			=(Amount / Count)	
S890	Total Other Mortgages	Equals the sum of rows S800 to S840 in the above column	Equals the sum of rows S800 to S840 in the above column	=(Amount / Count)	
S900	Total Mortgages Serviced	Equals the sum of rows S790 and S890 in the above column	Equals the sum of rows S790 and S890 in the above column	=(Amount / Count)	Must equal S590
SERVICED LOANS LTV DISTRIBUTION					
SERVICED LOANS LTV DISTRIBUTION		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
S1000	Equals 60% or less			=(Amount / Count)	
S1010	Greater than 60% but less than or equal to 70%			=(Amount / Count)	
S1020	Greater than 70% but less than or equal to 80%			=(Amount / Count)	
S1030	Greater than 80% but less than or equal to 90%			=(Amount / Count)	
S1040	Greater than 90% but less than or equal to 100%			=(Amount / Count)	
S1050	Greater than 100%			=(Amount / Count)	
S1090	Total Mortgages Serviced	Equals the sum of rows S1000 to S1050 in the above column	Equals the sum of rows S1000 to S1050 in the above column	=(Amount / Count)	Must equal S590

REVENUE DATA	
	Amount (\$)
S1100	Gross Revenue from Mortgage Servicing Operations

RMLA SECTION III - LOANS SERVICED UNDER MSR_s

LOANS SERVICED UNDER MSR _s		UPB (\$)	Loan Count (#)	Average Size (\$)	NMLS ID	Pool #	
S520	Owner Name			= (Amount / Count)			Sum of Rows must equal S520
S520	Owner Name			= (Amount / Count)			
S520	Owner Name			= (Amount / Count)			

RMLA SECTION III - LOANS SERVICED FOR OTHERS

LOANS SERVICED FOR OTHERS		UPB (\$)	Loan Count (#)	Average Size (\$)	NMLS ID	Pool #	
S530	Owner Name			= (Amount / Count)			Sum of Rows must equal S530
S530	Owner Name			= (Amount / Count)			
S530	Owner Name			= (Amount / Count)			

RMLA SECTION III - LOANS SERVICED BY OTHERS

LOANS SERVICED BY OTHERS		UPB (\$)	Loan Count (#)	Average Size (\$)	NMLS ID	Pool #	
S540	Owner Name			= (Amount / Count)			Sum of Rows must equal S540
S540	Owner Name			= (Amount / Count)			
S540	Owner Name			= (Amount / Count)			

EXPLANATORY NOTES

ACNOTE	<p>EXPLANATORY NOTES-FREE TEXT (set to an appropriate maximum. Consider at least 2000 characters)</p>
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NMLS BRANCH FORM

The NMLS Branch Form is the universal licensing form used by companies and sole proprietors to apply for and maintain any non-depository, financial services license authority with a state agency participating on NMLS. Not all sections of the NMLS Company Form may apply to all companies. In accordance with state law, applicants may be required to have certain persons (e.g. Owners, Branch Managers, etc) complete an NMLS Individual Form to be submitted along with the NMLS Company Form.

*** ALL FORMS ARE COMPLETED ELECTRONICALLY THROUGH [NMLS](#) – THIS FORM IS FOR INSTRUCTIONAL PURPOSES ONLY**

1. Business Activities

Mortgage	Consumer Finance	Debt	Money Services
<input type="checkbox"/> Appraisal Management Services <input type="checkbox"/> Commercial Mortgage Brokering or Lending <input type="checkbox"/> Credit Insurance Services <input type="checkbox"/> First Mortgage Brokering <input type="checkbox"/> First Mortgage Lending <input type="checkbox"/> First Mortgage Servicing <input type="checkbox"/> Foreclosure Consulting/Foreclosure Rescue <input type="checkbox"/> High Cost Home Loans - Broker <input type="checkbox"/> High Cost Home Loans - Lender <input type="checkbox"/> Home Equity Lending/Lines of Credit -Broker <input type="checkbox"/> Home Equity Lending/Lines of Credit -Lender <input type="checkbox"/> Lead Generation <input type="checkbox"/> Manufactured Housing Financing - Broker <input type="checkbox"/> Manufactured Housing Financing – Lender <input type="checkbox"/> Master Servicing <input type="checkbox"/> Mortgage Loan Modifications <input type="checkbox"/> Mortgage Loan Purchasing <input type="checkbox"/> Reverse Mortgage Brokering <input type="checkbox"/> Reverse Mortgage Lending <input type="checkbox"/> Reverse Mortgage Servicing <input type="checkbox"/> Second Mortgage Brokering <input type="checkbox"/> Second Mortgage Lending <input type="checkbox"/> Short Sale <input type="checkbox"/> Subordinate Lien Mortgage Servicing <input type="checkbox"/> Third Party First Mortgage Servicing <input type="checkbox"/> Third party Mortgage Loan Processing <input type="checkbox"/> Third party Mortgage Loan Underwriting <input type="checkbox"/> Third Party Subordinate Lien Mortgage Servicing	<input type="checkbox"/> Accounting/Billing Servicing <input type="checkbox"/> Commercial Financing (Lending/Brokering) <input type="checkbox"/> Commercial Mortgage Servicing <input type="checkbox"/> Consumer Loan Brokering <input type="checkbox"/> Consumer Loan Lending <input type="checkbox"/> Consumer Loan Servicing <input type="checkbox"/> Consumer Reporting Agency <input type="checkbox"/> Earned Wage Access - Direct to Consumer <input type="checkbox"/> Earned Wage Access - Employer Integrated <input type="checkbox"/> Escrowing Agents <input type="checkbox"/> Non - Depository ATM Operation <input type="checkbox"/> Non- Private Student Loan Lending <input type="checkbox"/> Non- Private Student Loan Servicing <input type="checkbox"/> Pawn Brokering <input type="checkbox"/> Payday Lending Online <input type="checkbox"/> Payday Lending Storefront <input type="checkbox"/> Precious Metals Dealing <input type="checkbox"/> Premium Finance Company Activities <input type="checkbox"/> Prepaid Funeral Plan Providers <input type="checkbox"/> Private Student Loan Acquisition <input type="checkbox"/> Private Student Loan Lending <input type="checkbox"/> Private Student Loan Servicing <input type="checkbox"/> Property Assessed Clean Energy (PACE) Program Administrator <input type="checkbox"/> Property Tax Lending <input type="checkbox"/> Refund Anticipation Lending <input type="checkbox"/> Rent-to-Own <input type="checkbox"/> Retail Installment Selling <input type="checkbox"/> Sales Finance Company Activities - General <input type="checkbox"/> Sales Finance Company Activities - Motor Vehicles <input type="checkbox"/> Title Lending	<input type="checkbox"/> Active Debt Buying (undertakes direct collections on accounts) <input type="checkbox"/> Bi-weekly Payment Processing Services <input type="checkbox"/> Credit Repair <input type="checkbox"/> Debt Management/Credit Counseling <input type="checkbox"/> Debt Negotiation <input type="checkbox"/> Debt Settlement/Debt Adjuster <input type="checkbox"/> First Party Debt Collection <input type="checkbox"/> Judgment Recovery <input type="checkbox"/> Non-Mortgage Loan Modifications <input type="checkbox"/> Passive Debt Buying (does not include undertake direct collections on accounts) <input type="checkbox"/> Repossession Agency Activities <input type="checkbox"/> Repossession Agent Activities <input type="checkbox"/> Third Party Debt Collection	<input type="checkbox"/> Bill Paying <input type="checkbox"/> Check Cashing <input type="checkbox"/> Electronic Money Transmitting <input type="checkbox"/> Foreign Currency Dealing or Exchanging <input type="checkbox"/> Issuing and/or Selling Drafts <input type="checkbox"/> Issuing Money Orders <input type="checkbox"/> Issuing Prepaid Access/Stored Value <input type="checkbox"/> Issuing Traveler's Checks <input type="checkbox"/> Payroll Processing Services <input type="checkbox"/> Selling Money Orders <input type="checkbox"/> Selling Prepaid Access/Stored Value <input type="checkbox"/> Selling Traveler's Checks <input type="checkbox"/> Transporting Currency <input type="checkbox"/> Virtual Currency Exchanging and Trading Services

Select **all** business activities conducted by your company from the list below, including business activities for which a license request is being submitted or for which your company is not specifically seeking licensing authority. The definitions for these terms can be found in [Business Activities Definitions](#). Branch address, mailing address, if different, and branch office's telephone numbers:

(A) Main address (Do not use a PO Box):

_____ _____ _____ _____ _____
 Number & Street City State Country/Province Postal Code

(B) Mailing address: Same as above

_____ _____ _____ _____ _____
 PO Box or Number & Street City State Country/Province Postal Code

(C) Business phone, fax and email address:

() - ext () - _____
 Business Phone Fax Line Email Address

3. Other Trade Names

All Other Trade Name used at this branch location (i.e. trade name, fictitious name, or "doing business as") must be identified below. Use additional sheets as necessary.

NOTE: Review state licensing requirements for rules and restrictions regarding other trade names. All other trade names identified below must also be added to your company record (NMLS Company Form).

<u>Other Trade Names or "dba" used at this branch</u>	<u>State(s) where the Other Trade Name is used</u>	Identify applicable industry: <input type="checkbox"/> Mortgage; <input type="checkbox"/> Debt; <input type="checkbox"/> Consumer Finance <input type="checkbox"/> Money Services
---	--	---

<u>Other Trade Names or "dba" used at this branch</u>	<u>State(s) where the Other Trade Name is used</u>	Identify applicable industry: <input type="checkbox"/> Mortgage; <input type="checkbox"/> Debt; <input type="checkbox"/> Consumer Finance <input type="checkbox"/> Money Services
---	--	---

<u>Other Trade Names or "dba" used at this branch</u>	<u>State(s) where the Other Trade Name is used</u>	Identify applicable industry: <input type="checkbox"/> Mortgage; <input type="checkbox"/> Debt; <input type="checkbox"/> Consumer Finance <input type="checkbox"/> Money Services
---	--	---

4. Branch Manager

A Branch Manager is required for each Branch Location. The Branch Manager will be required to complete the NMLS Individual Form. (Use additional sheets as necessary).

<u>Name</u>	<u>NMLS ID No.</u>	
Identify applicable industry and list the State(s) where the Branch Manager is designated for the industry selected:	<input type="checkbox"/> Mortgage -- _____	State(s) where the Branch Manager is designated
	<input type="checkbox"/> Debt -- _____	State(s) where the Branch Manager is designated
	<input type="checkbox"/> Consumer Finance -- _____	State(s) where the Branch Manager is designated
	<input type="checkbox"/> Money Services -- _____	State(s) where the Branch Manager is designated

5. Web Address

Provide the full web address(es) for the branch and any separate websites for other trade names identified in question 3 (if one exists).

(A) Website Address: _____

Is your company accepting applications or transacting business through this website? YES NO

(B) Website Address: _____

Is your company accepting applications or transacting business through this website? YES NO

(C) Website Address: _____

Is your company accepting applications or transacting business through this website? YES NO

6. Books and Records Information

Provide the information requested below for the records custodian maintaining records for this branch. Provide the name of the individual who should be contacted with inquiries or to gain access to the storage location. If multiple custodians maintain records for this branch, use the Comments field to indicate the types of records this custodian maintains. Use additional sheets if necessary.

_____	_____	_____		
Company	First Name	Last Name		
_____	_____	_____	_____	_____
Business Address (Do not provide PO Box)	City	State	Country/Province	Postal Code
() - ext _____	() - _____	_____		
Business Phone	Fax Line	Email Address		
Identify applicable industry:	<input type="checkbox"/> Mortgage	<input type="checkbox"/> Debt	<input type="checkbox"/> Consumer Finance	<input type="checkbox"/> Money Services
Identify the state(s) for which every listed record custodian maintains records for the company: _____				
Comments: _____				

7. Operation Information

(a).	Will this branch office and/or individuals at this branch office operate pursuant to a written agreement or contract with the main office?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
(b).	Will this branch office have sole responsibility for decisions relating to individuals participating in financial-related services with respect to employment?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
(c).	Will this branch office have sole responsibility for decisions relating to individuals participating in financial-related services with respect to compensation?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
(d).	Other than the entity, does anyone have responsibility for the expenses or have a financial ownership/liability interest in the activities of this branch? If answered yes, complete the following section for each person responsible for the expenses or with a financial ownership/liability interest.	YES <input type="checkbox"/>	NO <input type="checkbox"/>

8. Expense Information

Provide the following contact information about the party responsible for expenses or with a financial ownership/liability interest. Indicate whether or not the party maintains a financial services related license. In the Explanation provide the relevant details to the party's responsibility on expenses or financial ownership/liability interest. If no party other than the company is responsible for expenses of this branch, leave blank.

FULL LEGAL NAME (Individuals: Last Name, First Name, Middle Name)	Business Address, City, State, Country/Province, Postal Code	Business Phone Number	Separately Licensed?		Explanation
			YES	NO	
			<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	

EXECUTION: I, <<NAME>>, <<TITLE/POSITION>>, am employed by or am an officer or a control person of <<COMPANY>> (Applicant). Applicant 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 of this application, are current, true and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;
- (2) To the extent any information previously submitted is not amended, such information remains accurate and complete;
- (3) To the extent any information submitted is part of an advance change notice with a delayed effective date, such information is accurate and complete as of this submission;
- (4) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into the background of the Applicant, and any related individuals or entities, in accordance with all laws and regulations for purposes of making a determination on the application;
- (5) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and
- (6) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which the Applicant is applying.

If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

On this <<MM/DD/YYYY>>, I verify that I am the named person above and that I am authorized to attest to and submit this filing on behalf of the Applicant. I solemnly swear (or affirm) under the penalty of perjury or un-sworn falsification to authorities, or similar provisions as provided by law that I have reviewed the foregoing responses, have made diligent inquiry as to their accuracy, and they are true and correct to the best of my knowledge, information and belief.

NMLS COMPANY FORM

The NMLS Company Form is the universal licensing form used by companies and sole proprietors to apply for and maintain any non-depository, financial services license authority with a state agency participating on NMLS. Not all sections of the NMLS Company Form may apply to all companies. In accordance with state law, applicants may be required to have certain persons (e.g. Owners, Branch Managers, etc) complete an NMLS Individual Form to be submitted along with the NMLS Company Form.

*** ALL FORMS ARE COMPLETED ELECTRONICALLY THROUGH [NMLS](#) – THIS FORM IS FOR INSTRUCTIONAL PURPOSES ONLY ***

1. Business Activities

Select **all** business activities conducted by your company from the list below, including business activities for which a license request is being submitted or for which your company is not specifically seeking licensing authority. The definitions for these terms can be found in [Business Activities Definitions](#).

Mortgage	Consumer Finance	Debt	Money Services
<input type="checkbox"/> Appraisal Management Services <input type="checkbox"/> Commercial Mortgage Brokering or Lending <input type="checkbox"/> Credit Insurance Services <input type="checkbox"/> First Mortgage Brokering <input type="checkbox"/> First Mortgage Lending <input type="checkbox"/> First Mortgage Servicing <input type="checkbox"/> Foreclosure Consulting/Foreclosure Rescue <input type="checkbox"/> High Cost Home Loans - Broker <input type="checkbox"/> High Cost Home Loans - Lender <input type="checkbox"/> Home Equity Lending/Lines of Credit -Broker <input type="checkbox"/> Home Equity Lending/Lines of Credit -Lender <input type="checkbox"/> Lead Generation <input type="checkbox"/> Manufactured Housing Financing – Broker <input type="checkbox"/> Manufactured Housing Financing – Lender <input type="checkbox"/> Master Servicing <input type="checkbox"/> Mortgage Loan Modifications <input type="checkbox"/> Mortgage Loan Purchasing <input type="checkbox"/> Reverse Mortgage Brokering <input type="checkbox"/> Reverse Mortgage Lending <input type="checkbox"/> Reverse Mortgage Servicing <input type="checkbox"/> Second Mortgage Brokering <input type="checkbox"/> Second Mortgage Lending <input type="checkbox"/> Short Sale <input type="checkbox"/> Subordinate Lien Mortgage Servicing <input type="checkbox"/> Third Party First Mortgage Servicing <input type="checkbox"/> Third Party Mortgage Loan Processing <input type="checkbox"/> Third Party Mortgage Loan Underwriting <input type="checkbox"/> Third Party Subordinate Lien Mortgage Servicing	<input type="checkbox"/> Accounting/Billing Servicing <input type="checkbox"/> Commercial Financing (Lending/Brokering) <input type="checkbox"/> Commercial Mortgage Servicing <input type="checkbox"/> Consumer Loan Brokering <input type="checkbox"/> Consumer Loan Lending <input type="checkbox"/> Consumer Loan Servicing <input type="checkbox"/> Consumer Reporting Agency <input type="checkbox"/> Earned Wage Access - Direct to Consumer <input type="checkbox"/> Earned Wage Access - Employer Integrated <input type="checkbox"/> Escrowing agents <input type="checkbox"/> Non - Depository ATM Operation <input type="checkbox"/> Non- Private Student Loan Lending <input type="checkbox"/> Non- Private Student Loan Servicing <input type="checkbox"/> Pawn Brokering <input type="checkbox"/> Payday Lending Online <input type="checkbox"/> Payday Lending Storefront <input type="checkbox"/> Precious Metals Dealing <input type="checkbox"/> Premium Finance Company Activities <input type="checkbox"/> Prepaid Funeral Plan Providers <input type="checkbox"/> Private Student Loan Acquisition <input type="checkbox"/> Private Student Loan Lending <input type="checkbox"/> Private Student Loan Servicing <input type="checkbox"/> Property Assessed Clean Energy (PACE) Program Administrator <input type="checkbox"/> Property Tax Lending <input type="checkbox"/> Refund anticipation Lending <input type="checkbox"/> Rent-to-Own <input type="checkbox"/> Retail Installment Selling <input type="checkbox"/> Sales Finance Company Activities - General <input type="checkbox"/> Sales Finance Company Activities - Motor Vehicles <input type="checkbox"/> Title Lending	<input type="checkbox"/> Active debt buying (undertakes direct collections on accounts) <input type="checkbox"/> Bi-weekly payment processing services <input type="checkbox"/> Credit Repair <input type="checkbox"/> Debt Management/Credit Counseling <input type="checkbox"/> Debt Negotiation <input type="checkbox"/> Debt Settlement/Debt Adjuster <input type="checkbox"/> First Party Debt Collection <input type="checkbox"/> Judgment Recovery <input type="checkbox"/> Non-Mortgage Loan Modifications <input type="checkbox"/> Passive Debt Buying (Does not include undertake direct collections on accounts) <input type="checkbox"/> Repossession Agency Activities <input type="checkbox"/> Repossession Agent Activities <input type="checkbox"/> Third Party Debt Collection	<input type="checkbox"/> Bill Paying <input type="checkbox"/> Check Cashing <input type="checkbox"/> Electronic Money Transmitting <input type="checkbox"/> Foreign Currency Dealing or Exchanging <input type="checkbox"/> Issuing and/or Selling Drafts <input type="checkbox"/> Issuing Money Orders <input type="checkbox"/> Issuing Prepaid Access/Stored Value <input type="checkbox"/> Issuing Traveler's Checks <input type="checkbox"/> Payroll Processing Services <input type="checkbox"/> Selling Money Orders <input type="checkbox"/> Selling Prepaid Access/Stored Value <input type="checkbox"/> Selling Traveler's Checks <input type="checkbox"/> Transporting Currency <input type="checkbox"/> Virtual Currency Exchanging and Trading Services

NMLS COMPANY FORM

2. Identifying Information

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

(A) Entity name (sole proprietors provide last, first, and full middle name) _____ (B) IRS Employer Identification Number (Social Security Number is allowed for sole proprietorship) _____

(C) Do you want to amend your legal name? Yes

New Entity Name: _____
(sole proprietor user "Last, First, Middle")

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

_____ _____ _____ _____ _____
Number & Street City State Country/Province Postal Code

(E) Business phone, fax and email address:

() - _____ ext _____ () - _____ ext _____ () - _____
Business Phone Toll Free Number Fax Line Email Address
(For consumers)

(F) Mailing address: Same as above

_____ _____ _____ _____ _____
PO Box or Number & Street City State Country/Province Postal Code

(G) Other than the office in 2D, does the entity conduct business with consumers through branch offices or other business locations?
 YES NO

(In certain state(s), branch offices or other business locations must be registered or licensed. Use NMLS Branch Form to report these to the regulatory agency(s).)

3. Other Trade Names

List any other trade name(s) (i.e. business name, fictitious name, or "doing business as" name) for this company must be identified below. Use additional sheets as necessary.

NOTE: Review state licensing requirements for rules and restrictions regarding other trade names.

Other Trade Names or "dba" used	State(s) where the Other Trade Name is used	Identify applicable industry: <input type="checkbox"/> Mortgage; <input type="checkbox"/> Debt; <input type="checkbox"/> Consumer Finance; <input type="checkbox"/> Money Services
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Other Trade Names or "dba" used	State(s) where the Other Trade Name is used	Identify applicable industry: <input type="checkbox"/> Mortgage; <input type="checkbox"/> Debt; <input type="checkbox"/> Consumer Finance; <input type="checkbox"/> Money Services
---------------------------------	---	--

Other Trade Names or "dba" used	State(s) where the Other Trade Name is used	Identify applicable industry: <input type="checkbox"/> Mortgage; <input type="checkbox"/> Debt; <input type="checkbox"/> Consumer Finance; <input type="checkbox"/> Money Services
---------------------------------	---	--

NMLS COMPANY FORM**4. Resident/Registered Agent**

Provide the information for your company's resident/registered agent below. If the resident/registered agent is a company rather than an individual, put the words 'registered agent' in the Title field. Use additional sheets if necessary.

_____	_____	_____	_____
Company	First Name	Last Name	Title
_____	_____	_____	_____
Number & Street (Do not provide PO Box)	City	State	Country/Province
_____	_____	_____	_____
() - ext	() -	_____	Postal Code
Business Phone	Fax Line	_____	Email Address

5. Web Addresses

Provide the full web address(es) for the company and any separate websites for other trade names identified in question 3 (if one exists).

- (A) Website Address: _____
Is your company accepting applications or transacting business through this website? YES NO
- (B) Website Address: _____
Is your company accepting applications or transacting business through this website? YES NO
- (C) Website Address: _____
Is your company accepting applications or transacting business through this website? YES NO

6. Primary Contact Employee Information

List below the individual as the primary contact employee for this company. Minimum of one primary company contact and one primary consumer complaint (regulator) contact must be identified and the individual must be authorized to receive all compliance and licensing information, communications and mailings, and be responsible for disseminating it to others within your company as necessary. Use additional sheets if necessary.

- Primary Company
- Primary Consumer Complaint (Regulator)

_____	_____	_____	_____
First Name	Last Name	Title	Email Address
_____	_____	_____	_____
PO Box or Number & Street	City	State	Country/Province
_____	_____	_____	Postal Code
() - ext	() -	_____	
Business Phone	Fax Line		

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7. Additional Contact Employees Information

In the section below, identify any additional contact employee you wish to assist regulators with specific inquiries. Use additional sheets if necessary.

_____	_____	_____	_____
First Name	Last Name	Title	Email Address
_____	_____	_____	_____
PO Box or Number & Street	City	State	Country/Province
() - ext	() -		Postal Code
Business Phone	Fax Line		
Identify applicable industry:	<input type="checkbox"/> Mortgage	<input type="checkbox"/> Debt	<input type="checkbox"/> Consumer Finance
			<input type="checkbox"/> Money Services
Indicate area(s) in charge:			
<input type="checkbox"/> Accounting	<input type="checkbox"/> Call Report	<input type="checkbox"/> Consumer Complaint (Public)	<input type="checkbox"/> Consumer Complaint (Regulator)
<input type="checkbox"/> Exam Billing	<input type="checkbox"/> Exam Delivery	<input type="checkbox"/> Legal	<input type="checkbox"/> Licensing
		<input type="checkbox"/> Litigation	<input type="checkbox"/> Pre-Exam Contact
Identify the state(s) for every listed contact employee: _____			

8. Books and Records Information

Provide the information requested below for the records custodian maintaining records for the company. Provide the name of the individual who should be contacted with inquiries or to gain access to the storage location. If multiple custodians maintain records for the company, use the Comments field to indicate the types of records this custodian maintains. Use additional sheets if necessary.

_____	_____	_____	
Company	First Name	Last Name	
<input type="checkbox"/> Same as main address			
_____	_____	_____	_____
Business Address (Do not provide PO Box)	City	State	Country/Province
() - ext	() -		Postal Code
Business Phone	Fax Line	Email Address	
Identify applicable industry:	<input type="checkbox"/> Mortgage	<input type="checkbox"/> Debt	<input type="checkbox"/> Consumer Finance
			<input type="checkbox"/> Money Services
Identify the state(s) for which every listed record custodian maintains records for the company: _____			
Comments: _____			

NMLS COMPANY FORM

9. Approvals and Designations

Provide the information below for any approvals and/or designations the company currently holds.

- (A) Federal Housing Administration (FHA) Approval (if selected, indicate Approval Type: Government Lender Investing Lender Nonsupervised Lender Supervised Lender; and provide Main Approval #: _____)
- (B) Ginnie Mae approved Issuer/Servicer (if selected, provide Main Approval #: _____)
- (C) Fannie Mae approved Seller/Servicer (if selected, provide Main Approval #: _____)
- (D) Freddie Mac approved Seller/Servicer (if selected, provide Main Approval #: _____)
- (E) Veterans Administration (VA) Approved Lender (if selected, provide Main Approval #: _____)
- (F) FinCEN Registration (Money Service Businesses only) (if selected, provide Confirmation #: _____ and Filing Date: _____)
- (G) Uniform Debt-Management Services Act Accreditation
- (H) Guaranteed Rural Housing (GRH) Approval (if selected, provide Main Approval #: _____)
- (I) Other Approval/Designation (if selected, provide the name of approval/designation and number below)
 Name of Approval/Designation: _____ Approval/Registration #: _____

- (J) Will entity engage in any non-financial services-related business? YES NO
 If "yes" briefly describe. _____
- (K) Will the entity occupy or share space with any person(s) engaged in financial services-related activity? YES NO
 If "yes" briefly describe. _____

10. Bank Account Information

Bank account information should be provided only if you are instructed by your regulator to provide such information.

Provide the information requested below as required for each bank account, including applicable Industry Type(s) and State(s). Use additional sheets if necessary.

- (A) Account Type: Letter/Line of Credit Operating Trust/Primary

If Letter/Line of Credit is selected, complete (B) and (C):

- (B) _____ (C) _____
 Amount of Letter/ Line of Credit Letter/Line of Credit Expiration Date (MM/DD/YYYY)

(D) Bank Name: _____

- (E) _____ (F) _____ (G) _____ (H) _____
 PO Box or Number & Street City State Country/Province Postal Code

- (I) _____ (J) Notes _____
 Account Number

- (K) Identify applicable industry: Mortgage Debt Consumer Finance Money Services

(L) Identify the state(s) for every listed bank account: _____

11. Legal Status

(A) Fiscal year end (MM/DD): _____

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

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

(C) If publicly traded please insert stock symbol: _____

(D) Indicate legal status of applicant.

- Corporation
- Limited Liability Company
- General Partnership
- Limited Partnership
- Limited Liability Partnership
- Limited Liability Limited Partnership
- Not For Profit Corporation
- Sole Proprietorship
- Trust
- Other (specify)

NMLS COMPANY FORM

12. Affiliates/Subsidiaries

In this section, you must identify each entity under common ownership (affiliate) and each entity under your control (subsidiary) that provides financial services or settlement services. Use additional sheets if necessary.

- (A) Entity ID: _____ (B) Affiliate/Subsidiary Name: _____
- (C) _____ (D) _____ (E) _____ (F) _____
 Number & Street City State Country/Province Postal Code
- (G) Control Relationship: Affiliate (Under Common Control) Subsidiary (Entity Controls)
- (H) Description: _____
- (I) I am providing an organizational chart or a document briefly describing control relationship(s) with affiliates/subsidiaries and control entities (including percentage of interest) YES NO

13. Financial Institutions

If your company is controlled by a credit union, bank holding company, state member bank of the Federal Reserve System, state non-member bank, national bank, foreign bank, savings association/savings bank, or thrift holding company, all such financial institutions must be identified in this section. Use additional sheets if necessary.

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

Financial Institution Name: _____

 Number and Street City State Country/Province Postal Code

Relationship Description: _____

14. Disclosure Questions

For purposes of responding to the questions below, the term "control affiliate" means: a partnership, corporation, trust, LLC, or other organization that directly or indirectly controls, or is controlled by, the applicant. If the answer to any of the following is "YES", you must provide complete details to the state(s) where you are licensed/registered or requesting licensure/registration. Remember to file updates of these disclosures as needed.

Criminal Disclosure

- | | YES | NO |
|--|--------------------------|--------------------------|
| (A) Has the entity or a control affiliate ever: | | |
| (1) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony? | <input type="checkbox"/> | <input type="checkbox"/> |
| (2) been charged with any felony? | <input type="checkbox"/> | <input type="checkbox"/> |
| (B) | | |
| (1) In the past 10 years has the entity or a control affiliate been convicted of pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to committing or conspiring to commit a misdemeanor involving: (i) financial services or a financial services-related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of property, (v) bribery, (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion? | <input type="checkbox"/> | <input type="checkbox"/> |
| (2) Are there pending charges against the entity or a control affiliate for a misdemeanor specified in (B)(1)? | <input type="checkbox"/> | <input type="checkbox"/> |

Regulatory Action Disclosure

- | | | |
|---|--------------------------|--------------------------|
| (C) In the past 10 years, has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever: | <input type="checkbox"/> | <input type="checkbox"/> |
| (1) found the entity or a control affiliate to have made a false statement or omission or been dishonest, unfair or unethical? | <input type="checkbox"/> | <input type="checkbox"/> |
| (2) found the entity or a control affiliate to have been involved in a violation of a financial services-related regulations(s) or statute(s)? | <input type="checkbox"/> | <input type="checkbox"/> |
| (3) found the entity or a control affiliate to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted? | <input type="checkbox"/> | <input type="checkbox"/> |

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(4) entered an order against the entity or a control affiliate in connection with a financial services-related activity?	YES	NO
	<input type="checkbox"/>	<input type="checkbox"/>
(5) denied, suspended, or revoked the entity's or a control affiliate's registration or license or otherwise, by otherwise, by order, prevented it from associating with a financial services-related business or restricted its activities?	<input type="checkbox"/>	<input type="checkbox"/>
(D) Has the entity's or a control affiliate's authorization to act as an attorney, accountant, or State or federal contractor ever been revoked or suspended?	<input type="checkbox"/>	<input type="checkbox"/>
(E) Is there a pending regulatory action proceeding against the entity or a control affiliate for any alleged violation described in (C) through (D)?	<input type="checkbox"/>	<input type="checkbox"/>
Civil Judicial Disclosure		
(F) Has any domestic or foreign court:		
(1) in the past ten years enjoined the entity or a control affiliate in connection with any financial services-related activity?	<input type="checkbox"/>	<input type="checkbox"/>
(2) in the past ten years found the entity or a control affiliate was involved in a violation of any financial services-related statute(s) or regulation(s)?	<input type="checkbox"/>	<input type="checkbox"/>
(3) in the past ten years dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against the entity or control affiliate by a State or foreign financial regulatory authority?	<input type="checkbox"/>	<input type="checkbox"/>
(G) Is there a pending financial services-related civil action in which the entity or a control affiliate is named for any alleged violation described in (F)?	<input type="checkbox"/>	<input type="checkbox"/>
Financial Disclosure		
(H) In the past ten years has the entity or a control affiliate been the subject of a bankruptcy petition?	<input type="checkbox"/>	<input type="checkbox"/>
(I) Has a bonding company ever denied, paid out on, or revoked a bond for the entity?	<input type="checkbox"/>	<input type="checkbox"/>
(J) Does the entity have any unsatisfied judgments or liens against it?	<input type="checkbox"/>	<input type="checkbox"/>

15. Direct Owners and Executive Officers

Provide the information requested below for the individual or company being identified as a (i) direct owner of 10% or more; (ii) executive officer; and/or (iii) control person of your company (excluding indirect owners that must be identified in the Indirect Owners section of this filing). An NMLS Individual Form must be completed for all natural person(s) identified in this section.

Entity ID	Full Legal Name (Individuals: Last Name, First Name, Middle Name)	Title	% Ownership	Individual or Company	Stock Symbol (Company Only)	SSN or EIN (Company Only)
				<input type="checkbox"/> Individual <input type="checkbox"/> Company		
				<input type="checkbox"/> Individual <input type="checkbox"/> Company		
				<input type="checkbox"/> Individual <input type="checkbox"/> Company		
				<input type="checkbox"/> Individual <input type="checkbox"/> Company		
				<input type="checkbox"/> Individual <input type="checkbox"/> Company		
				<input type="checkbox"/> Individual <input type="checkbox"/> Company		

NMLS COMPANY FORM

16. Indirect Owners

Are there any indirect owners of the entity required to be reported?

YES (If yes, you must provide the information requested in the section below.) NO

Ownership Type examples include: partner, trustee, indirect owner, shareholder, etc. The Equity Owner is the company in which the ownership interest is held. An NMLS Individual Form must be completed for all Individuals identified as control persons.

Entity ID	Full Legal Name (Individuals: Last Name, First Name, Middle Name)	Ownership Type	Equity Owner in Which Interest is Held	% Ownership	Control Person	Stock Symbol (Company Only)	SSN or EIN (Company Only)	Individual or Company
					<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Individual <input type="checkbox"/> Company
					<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Individual <input type="checkbox"/> Company
					<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Individual <input type="checkbox"/> Company
					<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Individual <input type="checkbox"/> Company
					<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Individual <input type="checkbox"/> Company

17. Qualifying Individuals

Provide the information requested below for the Qualifying Individual, including applicable Industry Type(s) and State(s). In addition, an NMLS Individual Form must be completed for each Qualifying Individual. Use additional sheets if necessary:

Identify applicable industry by inserting the following code(s) in the *Industry* column:

- MTG** - Mortgage
- CF** - Consumer Finance
- DM** - Debt
- MSB** - Money Service

Entity ID	Full Legal Name (Last Name, First Name, Middle Name)	Title	Business Address	City	State	Country/Province	Postal Code	Industry	State(s) for QI

NMLS COMPANY FORM

EXECUTION: I, <<NAME>>, <<TITLE/POSITION>>, am employed by or am an officer or a control person of <<COMPANY>> (Applicant). Applicant 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 of this application, are current, true and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;
- (2) To the extent any information previously submitted is not amended, such information remains accurate and complete;
- (3) To the extent any information submitted is part of an advance change notice with a delayed effective date, such information is accurate and complete as of this submission;
- (4) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into the background of the Applicant, and any related individuals or entities, in accordance with all laws and regulations for purposes of making a determination on the application;
- (5) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and
- (6) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which the Applicant is applying.

If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

On this << MM/DD/YYYY >>, I verify that I am the named person above and that I am authorized to attest to and submit this filing on behalf of the Applicant. I solemnly swear (or affirm) under the penalty of perjury or un-sworn falsification to authorities, or similar provisions as provided by law that I have reviewed the foregoing responses, have made diligent inquiry as to their accuracy, and they are true and correct to the best of my knowledge, information and belief.



NMLS INDIVIDUAL FORM

UNIFORM BIOGRAPHICAL STATEMENT AND CONSENT FORM

The NMLS Individual Form is the universal form used by individuals required to submit biographical and other information to a state agency through NMLS as part of a license application. Not all sections of the NMLS Individual Form may apply to all applicants.

* ALL FORMS ARE COMPLETED ELECTRONICALLY THROUGH [NMLS](#) – THIS FORM IS FOR INSTRUCTIONAL PURPOSES ONLY *

1. Identifying Information

(A) Full last, first and middle names:

Last Name First Name Full Middle Name Suffix (if any)

(B) Social Security Number: _____ (C) Gender: Female Male

(D) _____ (E) _____ (F) _____
Date of Birth (MM/DD/YYYY) State/Province of Birth Country/Province of Birth

(G) US Citizen: YES NO

(H)* State of Government Issued Identification: _____

(I)* Government Issued Identification Number: _____

(J)* Passport Issuing Country: _____ (K)* Passport Number: _____

* For questions H – K, consult state licensing requirements to see if this is required

(L) Business phone, home phone, cell phone, fax and email:

() - _____ () - _____ () - _____
Business Phone Extension Home Phone (optional) Cell Phone (optional)

() - _____
Fax Line (optional) Email Address

(M) Mailing Address: Same as Current Residential Address

Number & Street City State Country/Province Postal Code

(N) **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 (if any)

2. Other Names

Other than your legal name, list all name(s) you are using or have used since the age of 18. Examples include nicknames, aliases, and names used before or after marriage. (Use additional sheets as necessary).

Name _____

Name _____

Name _____

Name _____

3. Residential History

Starting with current address, you must provide all of your residential addresses for the past ten years without gaps. (Attach additional sheets as necessary.)

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

4. Employment History

Starting with current employment, provide a complete employment history for the past ten years without gaps. Account for all time including full & part-time employments, self-employment, military service, and homemaking. Also include periods such as unemployed, retirement, full-time student, extended travel, etc. Indicate by "YES" or "NO" whether the employment is/was financial service-related business. (Attach additional sheets as needed.)

From (MM/YYYY)	To (MM/YYYY)	Employer (company name)	Position Held (no abbreviations)	Address/City	State and Postal Code	Country/ Province	Financial Services- Related?
	Current						<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> 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 (attach additional sheets as needed.):

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

Business Name _____

Does this business conduct financial services-related activities? Yes No

Number & Street _____ City _____ State _____ Country/Province _____ Postal Code _____

Nature of business: _____
Position, Title or Relationship with business _____

Start Date: _____ Hours per month: _____

Describe your duties: _____

6. Disclosure Questions

If the answer to any of the following is "YES", provide complete details of all events or proceedings. Send the details to the state(s) where you are licensed/registered or requesting licensure/registration. Remember to file updates to these disclosures as needed.

Financial Disclosure		YES	NO
(A)			
	(1) Have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
	(2) Based upon events that occurred while you exercised control over an organization, has any organization filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
	(3) Have you been the subject of a foreclosure action within the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
(B)	Has a bonding company ever denied, paid out on, or revoked a bond for you?	<input type="checkbox"/>	<input type="checkbox"/>
(C)	Based upon activities that occurred while you exercised control over an organization, has any bonding company ever denied, paid out on, or revoked a bond for any organization?	<input type="checkbox"/>	<input type="checkbox"/>
(D)	Do you have any unsatisfied judgments or liens against you?	<input type="checkbox"/>	<input type="checkbox"/>
(E)	Are you delinquent on any court ordered child support payments?	<input type="checkbox"/>	<input type="checkbox"/>
Criminal Disclosure			
(F)			
	(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony?	<input type="checkbox"/>	<input type="checkbox"/>
	(2) Are there pending charges against you for any felony?	<input type="checkbox"/>	<input type="checkbox"/>
(G)	Based upon activities that occurred while you exercised control over an organization:		
	(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony?	<input type="checkbox"/>	<input type="checkbox"/>
	(2) Are there pending charges against any organization for any felony?	<input type="checkbox"/>	<input type="checkbox"/>
(H)			
	(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to committing or conspiring to commit a misdemeanor involving: (i) financial services or a financial services-related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of property, (v) bribery, (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion?	<input type="checkbox"/>	<input type="checkbox"/>
	(2) Are there pending charges against you for a misdemeanor specified in (H(1))?	<input type="checkbox"/>	<input type="checkbox"/>

	YES	NO
(I) Based upon activities that occurred while you exercised control over an organization:		
(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any misdemeanor specified in (H)(1)?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Are there pending charges against any organization for any misdemeanor specified in (H)(1)?	<input type="checkbox"/>	<input type="checkbox"/>
Civil Judicial Disclosure		
(J)		
(1) Has any domestic or foreign court ever:	<input type="checkbox"/>	<input type="checkbox"/>
(a) enjoined you in connection with any financial services-related activity?	<input type="checkbox"/>	<input type="checkbox"/>
(b) found that you were involved in a violation of any financial services-related statute(s) or regulation(s)?	<input type="checkbox"/>	<input type="checkbox"/>
(c) dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against you by a State, federal, or foreign financial regulatory authority?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Is there a pending financial services-related civil action in which you are named for any alleged violation described in (J)(1)?	<input type="checkbox"/>	<input type="checkbox"/>
(3) Based upon activities that occurred while you exercised control over an organization, is there a pending financial services-related civil action in which any organization is named for any alleged violation described in (J)(1)?	<input type="checkbox"/>	<input type="checkbox"/>
Regulatory Action Disclosure		
(K) Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever:	<input type="checkbox"/>	<input type="checkbox"/>
(1) found you to have made a false statement or omission or been dishonest, unfair or unethical?	<input type="checkbox"/>	<input type="checkbox"/>
(2) found you to have been involved in a violation of a financial services-related business regulation(s) or statute(s)?	<input type="checkbox"/>	<input type="checkbox"/>
(3) found you to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted?	<input type="checkbox"/>	<input type="checkbox"/>
(4) entered an order against you in connection with a financial services-related activity?	<input type="checkbox"/>	<input type="checkbox"/>
(5) revoked your registration or license?	<input type="checkbox"/>	<input type="checkbox"/>
(6) denied or suspended your registration or license or application for licensure, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities?	<input type="checkbox"/>	<input type="checkbox"/>
(7) barred you from association with an entity regulated by such commissions, authority, agency, or officer, or from engaging in a financial services-related business?	<input type="checkbox"/>	<input type="checkbox"/>
(8) issued a final order against you based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	<input type="checkbox"/>	<input type="checkbox"/>
(9) entered an order concerning you in connection with any license or registration?	<input type="checkbox"/>	<input type="checkbox"/>
(L) Have you ever had an authorization to act as an attorney, accountant, or State or federal contractor that was revoked or suspended?	<input type="checkbox"/>	<input type="checkbox"/>
(M) Based upon activities that occurred while you exercised control over an organization, has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever taken any of the actions listed in (K) through (L) above against any organization?	<input type="checkbox"/>	<input type="checkbox"/>
(N) Is there a pending regulatory action proceeding against you for any alleged violation described in (K) through (L)?	<input type="checkbox"/>	<input type="checkbox"/>
(O) Based upon activities that occurred while you exercised control over an organization, is there a pending regulatory action proceeding against any organization for any alleged violation described in (K) through (L)?	<input type="checkbox"/>	<input type="checkbox"/>
Customer Arbitration/Civil Litigation Disclosure		
(P) Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which:		
(1) is still pending?	<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?	<input type="checkbox"/>	<input type="checkbox"/>

(3) was settled for any amount?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Termination Disclosure		
(Q) 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 checked="" type="checkbox"/>	<input type="checkbox"/>
(2) fraud, dishonesty, theft, or the wrongful taking of property?	<input type="checkbox"/>	<input type="checkbox"/>

7. Fingerprint Information

I am requesting a Federal Criminal Background Check

Confirm background check method:

Submit New Prints

Use Archived Prints

The FBI requires the following information to be provided:

(A) Eye color: _____ (B) Hair color: _____

(C) Height: _____ (D) Weight: _____

(E) Race: _____

8. Credit Report

By requesting a credit report in connection with this filing you agree and instruct us to provide access to the credit report to each state regulator you: (i) have a pending or active license or registration with; or (ii) are requesting a license or registration from in connection with this filing. In addition, if you are a Control Person, you agree and instruct us to provide access to the credit report to each state regulator that any company associated with you through NMLS: (i) has a pending or active license or registration with; or (ii) is requesting a license or registration from in connection with this filing.

Request a new credit report.

9. Company Relationship and Sponsorship Representation:

(A) **ESTABLISH RELATIONSHIP/ CREATE SPONSORSHIP** To the best of my knowledge and belief, at the time of approval, the applicant will be familiar with the statutes, regulations, and rules of the state(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 applicant an opportunity to review the information contained herein and the applicant has approved this information and signed the form.

Relationship Effective Date (MM/DD/YYYY): _____

Specify below the license(s) that will be supervised by the company. By making the selection and signing below you denote that the individual's financial-related activities are appropriately supervised by the employer for the individual to be eligible to hold a valid, active, approved license in a state. Supervision of financial-related activity equals Sponsorship. Where required, sponsorships must be established separately for each license. (Use additional sheets as needed)

License Name: _____ Sponsorship Effective Date (MM/DD/YYYY): _____

License Name: _____ Sponsorship Effective Date (MM/DD/YYYY): _____

_____ by _____
Company Name Signature of authorized party Print Name and Title of authorized party

(B) **TERMINATE RELATIONSHIP/ SPONSORSHIP** I have taken appropriate steps to verify the accuracy and completeness of the information contained in and with this application for termination of an individual license/registration. I am aware that by terminating the relationship means the termination of the sponsorship as well. (Use additional sheets as needed)

Termination Effective Date (MM/DD/YYYY): _____

License Name: _____

License Name: _____

Company Name

by _____
Signature of authorized party

Print Name and Title of authorized party

Reason for termination (optional):

Deceased on date (MM/DD/YYYY) _____

Permitted to Resign – Explanation _____

Voluntary Resignation

Discharged – Explanation _____

10. Individual's Acknowledgment & Consent

I <<NAME>>, (Applicant) on this date << MM/DD/YYYY >> swear (or affirm) that I executed this application on my own behalf, that I am attesting to and submitting this application, and that I agree to and represent 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 of this application, are current, true and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;
- (2) To the extent any information previously submitted is not amended and hereby, such information remains accurate and complete;
- (3) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into my background, in accordance with all laws and regulations;
- (4) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and
- (5) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which I am applying.

If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

I verify that I am the named person above and agree to the language as stated.



NMLS INDIVIDUAL FORM

UNIFORM BIOGRAPHICAL STATEMENT AND CONSENT FORM

The NMLS Individual Form is the universal form used by individuals required to submit biographical and other information to a state agency through NMLS as part of a license application. Not all sections of the NMLS Individual Form may apply to all applicants.

* ALL FORMS ARE COMPLETED ELECTRONICALLY THROUGH [NMLS](#) – THIS FORM IS FOR INSTRUCTIONAL PURPOSES ONLY *

1. Identifying Information

(A) Full last, first and middle names:

_____ Last Name _____ First Name _____ Full Middle Name _____ Suffix (if any)

(B) Social Security Number: _____ (C) Gender: Female Male

(D) _____ Date of Birth (MM/DD/YYYY) (E) _____ State/Province of Birth (F) _____ Country/Province of Birth

(G) US Citizen: YES NO

(H)* State of Government Issued Identification: _____

(I)* Government Issued Identification Number: _____

(J)* Passport Issuing Country: _____ (K)* Passport Number: _____

* For questions H – K, consult state licensing requirements to see if this is required

(L) Business phone, home phone, cell phone, fax and email:

() - _____ Business Phone Extension () - _____ Home Phone (optional) () - _____ Cell Phone (optional)

() - _____ Fax Line (optional) _____ Email Address

(M) Mailing Address: Same as Current Residential Address

_____ Number & Street _____ City _____ State _____ Country/Province _____ Postal Code

(N) **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 (if any)

2. Other Names

Other than your legal name, list all name(s) you are using or have used since the age of 18. Examples include nicknames, aliases, and names used before or after marriage. (Use additional sheets as necessary).

Name _____

Name _____

Name _____

Name _____

3. Residential History

Starting with current address, you must provide all of your residential addresses for the past ten years without gaps. (Attach additional sheets as necessary.)

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

4. Employment History

Starting with current employment, provide a complete employment history for the past ten years without gaps. Account for all time including full & part-time employments, self-employment, military service, and homemaking. Also include periods such as unemployed, retirement, full-time student, extended travel, etc. Indicate by "YES" or "NO" whether the employment is/was financial service-related business. (Attach additional sheets as needed.)

From (MM/YYYY)	To (MM/YYYY)	Employer (company name)	Position Held (no abbreviations)	Address/City	State and Postal Code	Country/ Province	Financial Services- Related?
	Current						<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> No
							<input type="checkbox"/> Yes <input type="checkbox"/> 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 (attach additional sheets as needed.):

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

Business Name _____

Does this business conduct financial services-related activities? Yes No

Number & Street _____ City _____ State _____ Country/Province _____ Postal Code _____

Nature of business: _____
Position, Title or Relationship with business _____

Start Date: _____ Hours per month: _____

Describe your duties: _____

6. Disclosure Questions

If the answer to any of the following is "YES", provide complete details of all events or proceedings. Send the details to the state(s) where you are licensed/registered or requesting licensure/registration. Remember to file updates to these disclosures as needed.

	YES	NO
Financial Disclosure		
(A)		
(1) Have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Based upon events that occurred while you exercised control over an organization, has any organization filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
(3) Have you been the subject of a foreclosure action within the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
(B) Has a bonding company ever denied, paid out on, or revoked a bond for you?	<input type="checkbox"/>	<input type="checkbox"/>
(C) Based upon activities that occurred while you exercised control over an organization, has any bonding company ever denied, paid out on, or revoked a bond for any organization?	<input type="checkbox"/>	<input type="checkbox"/>
(D) Do you have any unsatisfied judgments or liens against you?	<input type="checkbox"/>	<input type="checkbox"/>
(E) Are you delinquent on any court ordered child support payments?	<input type="checkbox"/>	<input type="checkbox"/>
Criminal Disclosure		
(F)		
(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Are there pending charges against you for any felony?	<input type="checkbox"/>	<input type="checkbox"/>
(G) Based upon activities that occurred while you exercised control over an organization:		
(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Are there pending charges against any organization for any felony?	<input type="checkbox"/>	<input type="checkbox"/>
(H)		
(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to committing or conspiring to commit a misdemeanor involving: (i) financial services or a financial services-related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of property, (v) bribery, (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Are there pending charges against you for a misdemeanor specified in (H(1))?	<input type="checkbox"/>	<input type="checkbox"/>

	YES	NO
(I) Based upon activities that occurred while you exercised control over an organization:		
(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any misdemeanor specified in (H)(1)?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Are there pending charges against any organization for any misdemeanor specified in (H)(1)?	<input type="checkbox"/>	<input type="checkbox"/>
Civil Judicial Disclosure		
(J)		
(1) Has any domestic or foreign court ever:	<input type="checkbox"/>	<input type="checkbox"/>
(a) enjoined you in connection with any financial services-related activity?	<input type="checkbox"/>	<input type="checkbox"/>
(b) found that you were involved in a violation of any financial services-related statute(s) or regulation(s)?	<input type="checkbox"/>	<input type="checkbox"/>
(c) dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against you by a State, federal, or foreign financial regulatory authority?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Is there a pending financial services-related civil action in which you are named for any alleged violation described in (J)(1)?	<input type="checkbox"/>	<input type="checkbox"/>
(3) Based upon activities that occurred while you exercised control over an organization, is there a pending financial services-related civil action in which any organization is named for any alleged violation described in (J)(1)?	<input type="checkbox"/>	<input type="checkbox"/>
Regulatory Action Disclosure		
(K) Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever:	<input type="checkbox"/>	<input type="checkbox"/>
(1) found you to have made a false statement or omission or been dishonest, unfair or unethical?	<input type="checkbox"/>	<input type="checkbox"/>
(2) found you to have been involved in a violation of a financial services-related business regulation(s) or statute(s)?	<input type="checkbox"/>	<input type="checkbox"/>
(3) found you to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted?	<input type="checkbox"/>	<input type="checkbox"/>
(4) entered an order against you in connection with a financial services-related activity?	<input type="checkbox"/>	<input type="checkbox"/>
(5) revoked your registration or license?	<input type="checkbox"/>	<input type="checkbox"/>
(6) denied or suspended your registration or license or application for licensure, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities?	<input type="checkbox"/>	<input type="checkbox"/>
(7) barred you from association with an entity regulated by such commissions, authority, agency, or officer, or from engaging in a financial services-related business?	<input type="checkbox"/>	<input type="checkbox"/>
(8) issued a final order against you based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	<input type="checkbox"/>	<input type="checkbox"/>
(9) entered an order concerning you in connection with any license or registration?	<input type="checkbox"/>	<input type="checkbox"/>
(L) Have you ever had an authorization to act as an attorney, accountant, or State or federal contractor that was revoked or suspended?	<input type="checkbox"/>	<input type="checkbox"/>
(M) Based upon activities that occurred while you exercised control over an organization, has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever taken any of the actions listed in (K) through (L) above against any organization?	<input type="checkbox"/>	<input type="checkbox"/>
(N) Is there a pending regulatory action proceeding against you for any alleged violation described in (K) through (L)?	<input type="checkbox"/>	<input type="checkbox"/>
(O) Based upon activities that occurred while you exercised control over an organization, is there a pending regulatory action proceeding against any organization for any alleged violation described in (K) through (L)?	<input type="checkbox"/>	<input type="checkbox"/>
Customer Arbitration/Civil Litigation Disclosure		
(P) Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which:		
(1) is still pending?	<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?	<input type="checkbox"/>	<input type="checkbox"/>

(3) was settled for any amount?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
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Termination Disclosure		
(Q) 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 checked="" type="checkbox"/>	<input type="checkbox"/>
(2) fraud, dishonesty, theft, or the wrongful taking of property?	<input type="checkbox"/>	<input type="checkbox"/>

7. Fingerprint Information

I am requesting a Federal Criminal Background Check

Confirm background check method:

Submit New Prints

Use Archived Prints

The FBI requires the following information to be provided:

(A) Eye color: _____ (B) Hair color: _____

(C) Height: _____ (D) Weight: _____

(E) Race: _____

8. Credit Report

By requesting a credit report in connection with this filing you agree and instruct us to provide access to the credit report to each state regulator you: (i) have a pending or active license or registration with; or (ii) are requesting a license or registration from in connection with this filing. In addition, if you are a Control Person, you agree and instruct us to provide access to the credit report to each state regulator that any company associated with you through NMLS: (i) has a pending or active license or registration with; or (ii) is requesting a license or registration from in connection with this filing.

Request a new credit report.

9. Company Relationship and Sponsorship Representation:

(A) **ESTABLISH RELATIONSHIP/ CREATE SPONSORSHIP** To the best of my knowledge and belief, at the time of approval, the applicant will be familiar with the statutes, regulations, and rules of the state(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 applicant an opportunity to review the information contained herein and the applicant has approved this information and signed the form.

Relationship Effective Date (MM/DD/YYYY): _____

Specify below the license(s) that will be supervised by the company. By making the selection and signing below you denote that the individual's financial-related activities are appropriately supervised by the employer for the individual to be eligible to hold a valid, active, approved license in a state. Supervision of financial-related activity equals Sponsorship. Where required, sponsorships must be established separately for each license. (Use additional sheets as needed)

License Name: _____ Sponsorship Effective Date (MM/DD/YYYY): _____

License Name: _____ Sponsorship Effective Date (MM/DD/YYYY): _____

Company Name

by _____
Signature of authorized party

Print Name and Title of authorized party

(B) **TERMINATE RELATIONSHIP/ SPONSORSHIP** I have taken appropriate steps to verify the accuracy and completeness of the information contained in and with this application for termination of an individual license/registration. I am aware that by terminating the relationship means the termination of the sponsorship as well. (Use additional sheets as needed)

Termination Effective Date (MM/DD/YYYY): _____

License Name: _____

License Name: _____

Company Name

by _____
Signature of authorized party

Print Name and Title of authorized party

Reason for termination (optional):

Deceased on date (MM/DD/YYYY) _____

Permitted to Resign – Explanation _____

Voluntary Resignation

Discharged – Explanation _____

10. Individual's Acknowledgment & Consent

I <<NAME>>, (Applicant) on this date << MM/DD/YYYY >> swear (or affirm) that I executed this application on my own behalf, that I am attesting to and submitting this application, and that I agree to and represent 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 of this application, are current, true and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;
- (2) To the extent any information previously submitted is not amended and hereby, such information remains accurate and complete;
- (3) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into my background, in accordance with all laws and regulations;
- (4) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and
- (5) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which I am applying.

If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

I verify that I am the named person above and agree to the language as stated.

Office of Financial Regulation
Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification
Form OFR-MIL

Active Military Member/Veteran/Spouse Application and Renewal Fee Waiver Request

This form may be used by any individual that is currently serving, or has formerly served, as an active duty member of the United States Armed Forces, including National Guard and Coast Guard units, or a spouse of such member who was married to the member during a period of active duty, or surviving spouse of such member who was serving on active duty at the time of death to request a waiver of the initial application and renewal fee. **Please note all fees must be paid during the application and renewal process; waiver requests are subject to approval by the Office of Financial Regulation.**

Waiver requests shall be submitted as follows:

- For loan originators, email scanned images of the complete and signed request form and all supporting documentation to OFR.NMLS@FLOFR.GOV.
- For associated persons of an issuer/dealer and associated persons of dealers not registered with the Financial Industry Regulatory Authority (Non-FINRA), upload scanned images of the completed and signed request form, and all supporting documentation to your Office of Financial Regulation Regulatory Enforcement and Licensing (REAL) System account.
- For associated persons of dealers registered with the Financial Industry Regulatory Authority (FINRA) and associated persons of an investment adviser or federal covered adviser, send the completed, originally signed request form and copies of supporting documentation to:

Office of Financial Regulation
Division of Securities
200 East Gaines Street
Tallahassee, FL 32399-0375

Instructions

*If you have any questions or need assistance in completing this waiver request, please contact the Office of Financial Regulation at **(850) 487-9687**.*

Complete each section of the form in its entirety.

Type of Fee Waiver Requested - Indicate if you are requesting a waiver for an application or renewal fee.

Section I – Requestor Information

- Identify the type of license for which you are requesting a waiver (i.e. Broker Dealer Agents, Loan Originator, etc.).
- System registration number (i.e. FINRA, NMLS, etc.).
- Under Personal Information, requestors must use the name as it appears on the requestor's Social Security card. Do not use nicknames or initials.
- Under Mailing Address, provide your mailing address and e-mail. This information will be used for sending correspondence regarding your waiver request.
- Contact information is often used to quickly resolve questions by telephone call or e-mail. If telephone and e-mail information is not provided, questions regarding waiver requests will be mailed to the requestor's mailing address and may take longer to resolve.

Section II – Fee Waiver Requirements

- Select one option that correctly indicates your eligibility for the fee waiver. Submit the supporting documentation requested in the option selected.
- **NOTE:** If both the military member/veteran and spouse are applying for a waiver, each must submit a separate fee waiver request form.

Section III – Affirmation by Written Declaration

- The Affirmation by Written Declaration must be signed using the name that appears on the requestor's Social Security card. Do not use nicknames or initials.
- If the person requesting the waiver fails to sign the affirmation statement, the Office of Financial Regulation will not process the request.

Office of Financial Regulation
Active Military Member/Veteran/Spouse Fee Waiver and Military Service Verification
Form OFR-MIL

Type of Fee Waiver Requested: Application Fee Renewal Fee

Note: All fees must be paid during the application and renewal process; fees will be refunded if approved by the Office of Financial Regulation.

Section I – Requestor Information

PERSONAL INFORMATION			
License Type	System Registration Number		
Last/Surname	First	Middle	Suffix
Birth Date (MM/DD/YYYY)			
E-mail Address		Phone Number	
MAILING ADDRESS			
Street Address or P.O. Box			
City	State	Zip Code	
Country			

Section II – Fee Waiver Requirements

FEE WAIVER REQUIREMENTS FOR INITIAL APPLICANTS (Select one option below.)
<input type="checkbox"/> I am currently serving on active duty in a branch of the United States Armed Forces, including National Guard and Coast Guard units. <i>Submit a copy of your military orders.</i>
<input type="checkbox"/> I have served on active duty in a branch of the United States Armed Forces, including National Guard and Coast Guard units, and have been honorably discharged prior to the date of application. <i>Submit a copy of your DD-214, NGB-22, or USCG DD-214.</i>
<input type="checkbox"/> I am the spouse of a member of the United States Armed Forces, including National Guard and Coast Guard units, who is currently serving on active duty. <i>Submit a copy of your marriage certificate to the military service member and a copy of your spouse’s military orders.</i>
<input type="checkbox"/> I am the spouse of a former member of the United States Armed Forces who was married to the member during a period of active duty. <i>Submit a copy of your marriage certificate to the military service member and a copy of your spouse’s DD-214, NGB-22, or USCG DD-214.</i>
<input type="checkbox"/> I am the surviving spouse of a member of the United States Armed Forces, including National Guard and Coast Guard units, who was serving on active duty at the time of death. <i>Submit a copy of your marriage certificate to the military service member, a copy of your spouse’s military orders, and a copy of your spouse’s DD-1300.</i>

FEE WAIVER REQUIREMENTS FOR RENEWALS (Select one option below.)	
<input type="checkbox"/>	I am currently serving on active duty in a branch of the United States Armed Forces, including National Guard and Coast Guard units. <i>Submit a copy of your military orders.</i>
<input type="checkbox"/>	I am a current member of the United States Armed Forces, including National Guard and Coast Guard units, and served on active duty within the 2 years preceding my license or registration expiration date. <i>Submit a copy of your DD-214, NGB-22, or USCG DD-214.</i>
<input type="checkbox"/>	I am a former member of the United States Armed Forces, including National Guard and Coast Guard units, who served on active duty within the 2 years preceding my license or registration expiration date, and I received an honorable discharge upon separation or discharge. <i>Submit a copy of your DD-214, NGB-22, or USCG DD-214.</i>
<input type="checkbox"/>	I am the spouse of a member of the United States Armed Forces, including National Guard and Coast Guard units, who is currently serving on active duty. <i>Submit a copy of your marriage certificate to the military service member and a copy of your spouse's military orders.</i>
<input type="checkbox"/>	I am the surviving spouse of a member of the United States Armed Forces, including National Guard and Coast Guard units, who was serving on active duty at the time of death and died within the 2 years preceding the surviving spouse's license or registration expiration date. <i>Submit a copy of your marriage certificate to the military service member, a copy of your spouse's military orders, and a copy of your spouse's DD-1300.</i>

Section III – Affirmation by Written Declaration

AFFIRMATION BY WRITTEN DECLARATION	
I represent that all information submitted in connection herewith, is complete and accurate and contains no misstatements, misrepresentations, or omissions of material facts. I further acknowledge that any misstatement, misrepresentation, or omission of material facts may cause the Office to reject the waiver request.	
Signature:	Date:
Print Name:	