

Apply for a License/Registration

To apply for a license/registration, you must create a user account. If you have a REAL Online Services account, you will use your same user name and password. If you are a new user, you will need to click the "Create a User Account" link to create an account.

When attempting to login in to the REAL Online Services, you will be presented with two options:

Returning User – Use this section to enter the current User ID and password.

New User – Use this section to register for a new account.

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Welcome to Online Services

[Verify a License](#) | [Search for Final Administrative Actions](#)

Returning User

"*" denotes a required field.

*User ID:

*Password:

[Forgot Password?](#) [Forgot User ID?](#)

New User

[Create a User Account](#)

 Click "Create a User Account" to create a new online services user account with the OFR.

Sign-up and manage your licenses

This single sign-on portal provides all users within Florida's financial services community a convenient way to access multiple resources with one account. This includes licensing and consumer complaint services.

The email address you enter to create an account must be verified prior to logging in. If a verification email is not received, please check your spam folder. The OFR may use this email address for correspondence, so it is important to keep your online services email address updated at all times.

Communications with the OFR, regardless of the form or means of transmission, are subject to disclosure per Florida's public records law.

 Secure System

First time users will need to fill out the Create Online Account form and click the “Next” button.

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[Logon](#)

Create Online Account

The password must be at least 8 characters and contain one attribute from three of the following four categories. It can contain all four.

- Lowercase characters (a - z)
- UPPERCASE characters (A - Z)
- Base 10 digits (0 - 9)
- Non-alphanumeric/special characters (e.g. \$! # %)

To review Terms and Conditions, please click [here](#).

Enter your details and press "Next".
Press "Previous" to return to the previous screen.
Press "Cancel" to cancel this registration and return to your Workspace menu.

Account Owner Name

- First Name:
- Last Name:

Account Login Information

- Email: (e.g. name@domain.com)
- Confirm Email:
- Use email address as UserID (optional):
- UserID:

Password Recovery (In case you forget your password, you will be required to answer this question to obtain a new temporary password.)

- Reminder Question:
- Reminder Answer:

Security Measures (This helps to prevent automated registrations.)

- Type the characters from the picture below (without spaces):

whfkpkw

You will receive a User Registration – Temporary Password issued confirmation page after successfully creating your REAL Online Services Account.

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[Logon](#)

User Registration - Temporary Password Issued

A temporary password has been issued and sent to you via e-mail with the instructions on how to proceed. Read this e-mail and follow the instructions.

You will receive a "New User Account" email which will contain a link to complete the registration process. The Terms & Conditions are contained in the email confirmation for review and acceptance. Clicking the link to complete the online account registration will indicate your acceptance of the Terms & Conditions.

NEW USER ACCOUNT

To [REDACTED]

Hello John,

Thank you for registering for an online account. Please complete your registration by logging on to your account at:

<https://real.flofr.com/datamart/languageChoice.do>.

By clicking this link you choose to accept the terms and conditions below

Your temporary password is provided below.

PASSWORD: qNPRYFV4

Please note that your online password is case sensitive.

Terms and Conditions

Under Florida law, e-mail addresses are public records. If you do not want your e-mail address released in response to a public-records request, do not send electronic mail to this entity. Instead, contact this office by phone or in writing. Florida's public records law requires that all information received in connection with state business be made available to anyone upon request, unless the information is subject to a specific statutory exemption.

In accordance with the rules of the Financial Services Commission, all forms and fees shall be filed with the office electronically unless a petition for waiver of the requirement of electronic submission has been submitted and approved in accordance with Rule 28-104.002, Florida Administrative Code. Such petition shall demonstrate a technological or financial hardship that entitles the person to file in a paper format.

Privacy and Security Information

After entering your User ID and the system generated temporary password as contained in the New User Account email, the system will direct you to change your password. Click the Save button to continue.

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[Update Profile](#) | [Logoff](#)

Update Default Registration Information
Enter your new password and press "Save".
Your new password must contain the following:

- a minimum of (8) characters
- must not be the same as your User ID
- must not be a variation of your User ID

Old Password:

New Password:

Confirm Password:

[Save](#)

Once the password has been changed, you will be directed to the REAL Online Services My Workspace page. Select the Chapter and the License Type in the “Apply for a License/Registration” section.

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My Workspace
To start, choose an option and you will return to your Workspace menu after you have finished.
To File a Consumer Complaint, navigate to the Additional Activities section.

License Information
No License Information Available

Apply for a License/Registration
What are you applying for?
Select Chapter [v]
Select Action [v] [Select](#)

Additional Activities

- [File a Consumer Complaint](#) [Select](#)
- [Delegate an Authorized User](#) [Select](#)
- [Associate Entity to User Account](#) [Select](#)
- [View Filing History](#) [Select](#)

Please read the Introduction regarding the license type you selected and then select “Next” if you are certain that you are applying for the correct license type.

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Introduction

Function Suitability

Filing Name

Name and Personal/Organization Details

Contact Information

Applicant Organization and History of Operations

Owner/Officer

Disclosure Questions

Attachments

Attestation

Application Summary

Home Improvement Retail Installment Seller - Introduction

HI: Home Improvement Retail Installment Seller – Chapter 520 Part IV, Florida Statutes: Any and all businesses involved in financing home improvements secured by a lien on real property require this type of license. This provision applies to a business that directly or indirectly enters into two or more home improvement contracts, each of which is for consideration of \$500 or more, in any calendar year. The license is required for a contractor who repairs, remodels or adds improvements to a single-family residence pursuant to a written agreement, and when a mortgage lien on the property is retained as security. A home improvement contractor may also need a Retail Installment Seller license for contracts on which there is no mortgage taken as security for the loan.

In addition to the main location license, any subsequent location other than the main office must be filed as a HIB: Home Improvement Finance Seller Branch by way of online.

Initial Application - This application applies to first time filers and applications for Change of Control.

Non-refundable Application Fee - \$175. This includes fees paid for applications filed in error. Please ensure you are applying for the correct license before proceeding.

For additional details on how to complete this application, click [here](#).

Press "Next" to continue to the following section.
Press "Cancel" to cancel this application and return to your Workspace menu.

[Next](#) [Cancel](#)

Answer all questions for each section of the application form.

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- Function Suitability**
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- Owner/Officer**
- Disclosure Questions**
- Attachments
- Attestation
- Application Summary

Home Improvement Retail Installment Seller - Disclosure Questions

Press "Next" to continue to the following section.
Press "Previous" to return to the previous section.
Press "Cancel" to cancel this application and return to your Workspace menu.

A. Criminal Disclosure

1) Has the applicant ever been convicted of or found guilty of, or pleaded guilty or nolo contendere to, any crime under the laws of any state or of the United States, without regard to whether a judgment of conviction has been entered by the court? Yes No

B. Regulatory Action Disclosure

1) Has the applicant ever had an application for license, or a license or its equivalent, to practice any profession or occupation denied, suspended, revoked, or otherwise acted against by a licensing authority in any jurisdiction or have a finding by an appropriate regulatory body of engaging in unlicensed activity as an installment seller or sales finance company within any jurisdiction? Yes No

2) Is the applicant the subject of a pending criminal prosecution or governmental enforcement action, in any jurisdiction? Yes No

C. Civil Litigation/Arbitration Disclosure

1) Has the applicant been named as a DEFENDANT in any civil litigation or arbitration? Yes No

[Previous](#) [Next](#) [Cancel](#)

Select "Next" on each screen to save your information.

After you have completed the application questions, the system allows you to upload supporting documentation.

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- Contact Information

Applicant Organization and History of Operations

- Owner/Officer
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Home Improvement Retail Installation Seller - Attachments

If you do not have any documents to upload, click "Next".

To upload a new document, click the "Attach" link below. All files must be a minimum of 1 byte and a maximum of 10 MB, and must be one of the following file types: .htm, .html, .pdf, .txt, .doc, .xls, .tif, .ppt, .vsd, or .rtf.

After all attachments have been added, select the "Next" button.

Number of Required Attachments: 0

File Name: Browse...

Document Type:

Save File Name As:

[Attach](#) [Previous](#) [Next](#) [Cancel](#)

To add an attachment to the filing form, complete the following:

1. Click the Choose File button to navigate to the location where the electronic document was saved.
2. Double click the file name to list within the File Name field.
3. Select the Document Type from the list in the dropdown.
4. Click the Attach button to upload the selected file to the online complaint.
5. Repeat steps 2 through 5 as needed to attach additional documents.
6. Click the Next button to continue.

You will be required to attest the information provided with the filing form is complete, accurate and factual.

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Home Improvement Retail Installation Seller - Attestation

Attestation

I, the undersigned authorized person, hereby affirm that I have full authority to sign and verify this application, that I have read this application and disclosure reporting page(s) and have knowledge of the facts stated herein, and that this application, 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.

* Electronic Signature: Please type in your name:

* Title:

[Previous](#) [Next](#) [Cancel](#)

If you select the Cancel button while completing the application, you will receive a message that the filing will be saved as a draft transaction.

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Introduction

- Function Suitability
- Filing Name
- Name and Personal/Organization Details
- Contact Information
- Applicant Organization and History of Operations

Home Improvement Retail Installation Seller - Saving Application

The application you are about to save will be available for:

90 days

Once this time period has passed the application will be removed from your Workspace menu.

[OK](#) [Cancel](#)

In order to continue the draft filing, you will need to select the Chapter and License Type in the “Apply for a License/Registration” section on your Workspace.

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My Workspace
To start, choose an option and you will return to your Workspace menu after you have finished.
To File a Consumer Complaint, navigate to the Additional Activities section.

License Information
No License Information Available

Apply for a License/Registration
What are you applying for?
Select Chapter [v]
Select Action [v] **Select**

Additional Activities
File a Consumer Complaint **Select**
Delegate an Authorized User **Select**
Associate Entity to User Account **Select**
View Filing History **Select**

You can choose to resume working on the incomplete application or to start a new application. If you choose to start a new application, the previous draft application will be deleted to allow you to save the new one. NOTE: Starting a new application will delete all previously entered information from the existing incomplete application.

Logge

! There is an existing incomplete submission for Home Improvement Retail Installment Seller

What do you want to do?

Start a new application (your existing incomplete submission will no longer be available) **Select**

Resume working on an existing incomplete application **Select**

Close

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available

After your application has been submitted, you can select to Pay Now or Add to Cart. If you add the payment to your cart, you will need to select “Make Payments” in the “Additional Activities” section on your Workspace. Your application will not be processed until the non-refundable application fee has been submitted.

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My Workspace
To start, choose an option and you will return to your Workspace menu after you have finished.

License Information
No License Information Available

To File a Consumer Complaint, navigate to the Additional Activities section.

Manage Outstanding Filings
Home Improvement Retail Installment Seller #152522 Manage Branch/Agent Licenses [Select](#)

Apply for a License/Registration
What are you applying for?
Select Chapter
Select Action [Select](#)

View/Update Filing
Home Improvement Retail Installment Seller - Home Improvement Retail Installment Seller - 01/11/2019 Status: Open [Details](#)

Additional Activities

File a Consumer Complaint	Select
Delegate an Authorized User	Select
Make Payments (1)	Select
Associate Entity to User Account	Select
View Filing History	Select

If you need to amend your application after it is submitted, select the “Details” button in the “View/Update Filing” section on your workspace.

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My Workspace
To start, choose an option and you will return to your Workspace menu after you have finished.
To File a Consumer Complaint, navigate to the Additional Activities section.

License Information
No License Information Available

Manage Outstanding Filings
Home Improvement Retail Installment Seller #152522 Manage Branch/Agent Licenses [Select](#)

Apply for a License/Registration
What are you applying for?
Select Chapter
Select Action

View/Update Filing
Home Improvement Retail Installment Seller - Home Improvement Retail Installment Seller - 01/11/2019 Status: Open [Details](#)

The analyst assigned to process your application will receive an update that you have amended the filing.