



STATE OF MONTANA • DEPARTMENT OF ADMINISTRATION

**DIVISION OF BANKING AND FINANCIAL INSTITUTIONS**

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**2012 RENEWAL APPLICATION  
DEFERRED DEPOSIT LOAN LICENSE RENEWAL**

License Number \_\_\_\_\_

Date \_\_\_\_\_

I hereby affirm the following:

1. The licensee will continue the business of making Deferred Deposit Loans in 2012 and hereby applies for the renewal of this license. **Evidence of the continuance of the bond and current copies of the consumer information pamphlet, fee schedule and loan agreement are enclosed. The license fee of \$500.00 is enclosed.**
2. The Division of Banking and Financial Institutions (Division) has been notified of changes in personnel, ownership, or office location during the current year. (Attach information if applicable.)
3. Daily operation of our office has been and will continue to be in accordance with the provisions of the Montana Deferred Deposit Loan Act (Act) and Administrative Rules 2.59.1501 through 2.59.1513 (Administrative Rules). I acknowledge that I have read and understand the Act and Administrative Rules, will share these regulations with all employees, and will be in compliance at all times. Please be advised that copies of the Act and administrative rules are available upon request by contacting the Division at (406) 841-2920 or online at <http://banking.mt.gov/ddl.mcp>.
4. Corrections and adjustments required as a result of an examination conducted by the Division have been made.
5. The licensee has unencumbered assets of \$25,000.00 for this location.
6. The licensee will not in the future, directly or indirectly, use a criminal process to collect the payment of deferred deposit loans or any civil process to collect the payment of deferred deposit loans not generally available to creditors to collect on loans in default.
7. The licensee has no employees which have any adverse civil judgments involving fraudulent or dishonest dealings. If any such adverse civil judgments exist they must be listed and disclosed in writing and copies of the pleadings must be submitted with this renewal application.
8. The licensee has no employees which have any convictions involving fraud or financial dishonesty. If any of the licensee's employees have a conviction involving fraud or financial dishonesty it must be disclosed in writing and copies of the pleadings must be submitted with this renewal application.
9. The licensee has the required bond in the amount of \$10,000.00 for this location.
10. The licensee must disclose in writing all facts that reflect adversely on its financial responsibility, experience, character, and general fitness in operating the business lawfully and fairly and within the provisions of the Montana Deferred Deposit Loan Act.

