



DEPARTMENT OF
INSURANCE AND FINANCIAL INSTITUTIONS

The following must be completed *prior* to the submission of an online application in order to avoid additional delays with processing times.

Before Submitting an Online Application

If you wish to apply as a [Corporation](#), [Foreign Corporation](#), or [Limited Liability Company](#) you must **File**, receive **Approval**, and be in **Good Standing** with the [Arizona State Corporation Commission](#).

If you wish to apply as a [Limited Partnership](#), [Foreign Limited Partnership](#), [Limited Liability Limited Partnership](#), you must **File**, and have an **Active Registration** with the [Arizona Secretary of State](#).

If you wish to apply as a **Sole Proprietorship/Individual**, you must use your own name when applying as an individual.

If you utilize a [DBA/Trade Name](#), we recommend that you register the DBA/Trade Name with the [Arizona Secretary of State](#).

Surety Bond Requirements

Collection Agency	ARS 32-1022
Debt Management Company	ARS 6-704
Escrow Agent	ARS 6-814
Money Transmitter	ARS 6-1205

Financial Requirements

Advance Fee Loan Broker	Must be Solvent	Unaudited Financial Statement <i>Balance Sheet & Profit and Loss Statement</i>
Collection Agency	Must be Solvent	Unaudited Financial Statement <i>Balance Sheet & Profit and Loss Statement</i>
Consumer Lender	≥ \$25K in Liquid Assets	Unaudited Financial Statement <i>Balance Sheet & Profit and Loss Statement</i>
Debt Management Company	≥ \$2.5K in Liquid Assets	Unaudited Financial Statement <i>Balance Sheet & Profit and Loss Statement</i>
Escrow Agent	Must be Solvent	Unaudited Financial Statement <i>Balance Sheet & Profit and Loss Statement</i>
Money Transmitter	≥ \$100K Net Worth	Audited Financial Statement
Premium Finance Company	≥ \$25K in Liquid Assets	Unaudited Financial Statement <i>Balance Sheet & Profit and Loss Statement</i>