



State of Alaska
Department of Commerce, Community and Economic Development
Division of Corporations, Business and Professional Licensing
Office of Consumer Affairs and Investigations
550 W. Seventh Ave., Suite 1930
Anchorage, AK 99501
(907) 269-4594

E-mail: mortgagelending@alaska.gov
Web Site: www.commerce.state.ak.us/occ/
ALASKA ORIGINATOR APPLICATION

Alaska Mortgage Application 4 (AKMA4)

MTG – O
(Office Use Only)

GENERAL INFORMATION AND APPLICATION REQUIREMENTS FOR STATE OF ALASKA Under the Alaska Mortgage Lending Regulation Act (AMLRA)

LICENSING OVERVIEW

- The **Alaska Mortgage Lending Regulation Act (AMLRA)**, AS 06.60, requires mortgage lenders, mortgage brokers, and originators operating in Alaska to become licensed.
- If you are already operating as a mortgage lender, mortgage broker, or originator, you do not have to be licensed under the AMLRA until March 1, 2009:
 - This means that if you are operating as a mortgage lender, mortgage broker, or originator in Alaska on June 30, 2008, you are not required to be licensed until March 1, 2009.
- If you enter the mortgage business as a lender, broker, or originator in Alaska after June 30, 2008, you are subject to the AMLRA that takes effect on July 1, 2008:
 - This means that if you are not operating as a mortgage lender, mortgage broker, or originator in Alaska on June 30, 2008, you are required to be licensed starting July 1, 2008.
- The Division of Corporations, Business, and Professional Licensing ("Division") will consider a person to be operating in Alaska on June 30, 2008, if the person is engaging in business as a mortgage lender, mortgage broker, or originator pursuant to a current Alaska business license issued for that purpose.
 - For example; if an Alaska business license has been issued to a mortgage company prior to June 30, 2008, that would indicate the company was doing business prior to July 1, 2008.
 - Alaska business licensing requirements can be found at the following link: [Business licensing](http://www.commerce.state.ak.us/occ/home.htm). The website address is <http://www.commerce.state.ak.us/occ/home.htm>.
- Under the AMLRA, mortgage lenders and mortgage brokers must obtain a "mortgage license" and individual originators must obtain an "originator license."
- An individual who is the principal owner or legally authorized manager of the mortgage licensee applicant may apply for a dual license as a mortgage licensee and the single designated originator for the mortgage licensee. To apply for the dual license, use Form AKMA1 (mortgage licensee (lender/broker) license application).
- A person who is licensed as an originator between July 1, 2008, and March 1, 2009, may meet the requirement of working for a mortgage licensee by working for a person authorized to operate as a mortgage broker or mortgage lender pursuant to the delayed effective date provisions of the AMLRA, set out above.

"ORIGINATOR" DEFINITION IN AMLRA

- "Originator"
 - (A) means a natural person who, for compensation or gain, or in the expectation of compensation or gain, directly or indirectly, by telephone, by electronic means, by mail, or in person,
 - (i) Interviews the consumer in connection with the consumer's application for a mortgage loan;
 - (ii) accepts or offers to accept an application for a mortgage loan from a potential borrower;
 - (iii) solicits or offers to solicit a mortgage loan for a potential borrower;
 - (iv) negotiates or offers to negotiate the terms or conditions of a mortgage loan with or for a borrower or potential borrower; or

(v) issues or offers to issue to borrowers, potential borrowers, or the representatives of borrowers or potential borrowers, mortgage loan commitments, interest rate agreements, interest rate guarantees, prequalification letters, or 90-percent letters to finance up to a stated amount of the value of real property; (B) does not include employees of a mortgage licensee, or employees of a person who is exempt from licensure under AS 06.60.015, who perform clerical duties in connection with mortgage loan transactions, collect financial information and other related documents that are part of the application process, order verifications of employment, verifications of deposits, requests for mortgage payoffs, and other loan verifications, appraisals, inspections, or engineering reports, or perform the functions of a mortgage loan processor, at the direction of and subject to the supervision of the mortgage licensee, a mortgage originator, or the person exempt from licensure. See AS 06.60.990(21).

ORIGINATOR LICENSING INFORMATION

- Use this Form AKMA4 to apply for an originator license under the AMLRA.
- An originator license is required for an individual to operate as an originator in Alaska.
- Only a "natural person," i.e., and individual, may be licensed as an originator; a business organization, such as a corporation or an LLC, may not be licensed as an originator.
- An originator must work under exclusive contract for, or as an employee of, a mortgage licensee (mortgage lender and/or mortgage broker).
- An individual who has a dual license (applied for with Form AKMA1) as a mortgage licensee and its single designated originator is not required to obtain a separate originator license using application Form AKMA4.
- A mortgage licensee may not perform originator activities except through a licensed originator who is an employee of or under exclusive contract with a mortgage licensee.
- A mortgage licensee may not employ or enter into a contract with a person who acts as an originator for the mortgage licensee unless the person has an originator license.
- An originator license is valid for two years from the date of issuance, unless otherwise specified.
- A renewal application is due at least 30 days before the expiration of the originator license.
- To renew an originator license, the licensee must submit evidence with the renewal application that the licensee has completed at least 24 hours of continuing education during the preceding biennial license period in training programs approved by Division.

GENERAL APPLICATION INFORMATION

- This form requires that you print and mail in the physical application and payment.
- Please give a full and complete response to each question.
- Please type all information.
- Forms that must be signed require an original, notarized signature.
- If a particular item does not apply, enter "None" or "N/A" (not applicable).
- Applications submitted without the required fees will not be processed.
- If you submit an application that is incomplete in any material respect, it will be returned to you so that you can complete and resubmit it.
- An application is considered abandoned when 12 months have elapsed since correspondence was last received from or on behalf of the applicant.
- An abandoned application is denied and the application and biennial fees are forfeited.
- Form AKMA4 is available at <http://www.commerce.state.ak.us/occ/mortgagelicensing/>
- Use only the most current version of the forms and schedules.
- Italicized words are defined in the Instructions section, below.

APPLICATION INSTRUCTIONS

Please submit the following forms, fees, documentation and other information to the Division at the address provided below:

1. Application Form AKMA4

- Submit Form AKMA4.
- All licensees are required to maintain current information on Form AKMA4.
- If information on the form changes, the licensee must submit a Form AKMA4 with updated information.

2. Additional Testing Fees for Competency Test

- State of Alaska Department of Commerce, Community, and Economic Development will provide the Test Administrator for payment for the initial Competency Test. Candidates who do not pass the initial Competency Test will be required to reimburse the State of Alaska for each additional testing. Therefore an additional fee of \$150.00 per test taken is required as part of your application. This check payable to the State of Alaska must be submitted with form AKMA4. Failure to submit this payment will deem the application incomplete and will be returned to you for resubmission.

3. Application Fees

- Submit the initial application fee for an originator license of \$250, in partial payment of the expenses of the Division in investigating the application.
- Additional reimbursement for investigative costs may be required prior to issuance of a license.
- Submit the biennial license fee for a mortgage license of \$500, also due with the application.
- Submit the originator surety fund fee of \$150.
- The total payment for the fees listed above is \$900.
- Make your check payable to the "State of Alaska."
- Clip your check (no staples) to the top of the application package.

4. Fingerprint Card

- Submit one complete set of fingerprints on a card acceptable to the Alaska Department of Public Safety.
- The Division shall submit the fingerprints to the Alaska Department of Public Safety to obtain a report of criminal justice information under AS 12.62 and a national criminal history record check under AS 12.62.400.

5. Competency Test

- Submit the original certificate issued by the administrator of the Alaska originator competency test.
- Information regarding the competency test, fees, and dates of administration are available at <http://www.pearsonvue.com>.

6. Identification of Mortgage Licensee Relationship

- Submit a copy of the mortgage license or other authorization from the Division for the mortgage licensee for whom the applicant will provide originator services.

7. Still need help?

- Contact DCCED's Division of Corporations, Business, and Professional Licensing, Office of Consumer Affairs and Investigations licensing staff by phone at (907) 269-4594 or send your questions via e-mail to mortagelending@alaska.gov for additional assistance.

8. Delivery

- Retain copies of everything that you submit. Send original Form AKMA4, applicable fees, and all attachments to:

Mailing and Physical Address

State of Alaska
DCCED/Division of CBPL
Office of Consumer Affairs and Investigations
550 W. 7th Avenue, Suite 1930
Anchorage, AK 99501

A. GENERAL INSTRUCTIONS

1. **FILING** – Form AKMA4 is the Alaska originator license application form.
2. **TERMS USED** – See the following Explanation of Terms section regarding italicized words/phrases.
3. **DATES** — An application shall be considered filed as of the postmark date of the document. If the application is submitted by a method that does not provide a postmark date, the document will be considered filed as of the date stamped or otherwise marked on the document when it is received at the following address for the Division in Juneau: Department of Commerce, Community, and Economic Development, Division of Corporations, Business, and Professional Licensing, P.O. Box 110806, Juneau, AK 99811-0806. An electronic filing, when allowed, shall be considered filed at the time the filing is received in electronic form by the Division.
4. **AMENDMENTS** – The *applicant* must update information as changes occur by submitting amendments using Form AKMA4. Check (or otherwise identify) and complete the information that is being amended as well as the name of the *applicant* and license number where applicable. If the amendment changes the individual's name, enter the old name in item 1(A) and the new name in item 1(H). Appropriate supporting documentation includes, but is not limited to, copies of marriage certificates, divorce decrees, or other legal documents evidencing both the prior and new names.
5. **ESTABLISH RELATIONSHIP** – In Alaska an originator must work for a mortgage licensee (lender/broker). *Applicants* may apply to establish a relationship as an employee or an exclusive independent contractor of a mortgage licensee **(a)** with a new license application or **(b)** by filing an amendment. An authorized representative of the mortgage licensee completes item 3(A).
6. **TERMINATE RELATIONSHIP** – For the purposes of this form, “terminate” refers to the ending of a relationship between the originator and the mortgage licensee. Originators or mortgage licensees may submit the Form AKMA4 to notify the Division that an originator has left the relationship. Complete items 1(A), 3(B), and 5.
7. **SURRENDER / CANCEL** – When an *applicant* decides to cease activity under the license, use the Form AKMA4 to notify *jurisdiction(s)* by checking the “surrender/cancel” box. Use this notification for various reasons including voluntarily leaving the industry or *jurisdiction*, surrender in lieu of revocation, gained exemption status, etc. Complete items 1(A) and 5 then send the original license document (if any was issued) to the Division along with the Form AKMA4.

B. EXPLANATION OF TERMS – The following terms are italicized throughout Form AKMA4

1. GENERAL

APPLICANT – The individual applying on or amending information on this form.

CONTROL – (A) the ownership of, or the power to vote, directly or indirectly, at least 25 percent of a class of voting securities or voting interests; (B) the power to elect a majority of executive officers, managers, directors, trustees, or other persons exercising managerial authority; or (C) the power to exercise, directly or indirectly, a controlling influence over management or policies or person in control.

JURISDICTION – A state, the District of Columbia, the Commonwealth of Puerto Rico, any territory of the United States, or any subdivision or regulatory body thereof.

MORTGAGE INDIVIDUAL – (Item 5) An individual licensed as a natural person to operate as an originator or to perform similar functions in a mortgage loan business as an employee or independent contractor.

PERSON – An individual, partnership, corporation, limited liability company, trust, or other organization.

2. FOR THE PURPOSE OF ITEM 9

CHARGED – Being accused of a crime in a formal complaint, information, or indictment (or equivalent formal charge).

ENJOINED – Includes being subject to a mandatory injunction, prohibitory injunction, preliminary injunction, or a temporary restraining order.

FELONY – For *jurisdictions* that do not differentiate between a *felony* and a *misdemeanor*, a *felony* is an offense punishable by a sentence of at least one year imprisonment and/or a fine of at least \$1,000. The term also includes a general court martial.

FINANCIAL SERVICES OR FINANCIAL SERVICES RELATED – Pertaining to securities, commodities, banking, insurance, consumer lending, or real estate (including, but not limited to, acting as or being associated with a bank or savings association, credit union, mortgage lender, mortgage broker, real estate salesperson or agent, closing agent, title company, or escrow agent).

FOREIGN FINANCIAL REGULATORY AUTHORITY – Includes (1) a *financial services* authority of a foreign country; (2) other governmental body empowered by a foreign government to administer or enforce its laws relating to the regulation of *financial services* or *financial services-related* activities; and (3) a foreign membership organization, a function of which is to regulate the participation of its members in *financial services* activities listed above.

FOUND – Includes adverse final actions, including consent decrees in which the respondent has neither admitted nor denied the findings, but does not include; agreements, deficiency letters, examination reports, memoranda of understanding, letters of caution, admonishments, and similar informal resolutions of matters.

INVOLVED – Doing an act or omission or aiding, abetting, counseling, commanding, inducing, conspiring with or failing reasonably to supervise another in doing an act or omission.

MISDEMEANOR – For *jurisdictions* that do not differentiate between a *felony* and a *misdemeanor*, a *misdemeanor* is an offense punishable by a sentence of less than one year imprisonment and/or a fine of less than \$1,000. The term also includes a special court martial.

ORDER – A written directive issued pursuant to statutory authority and procedures, including orders of denial, suspension, or revocation; does not include special stipulations, undertakings or agreements relating to payments, limitations on activity or other restrictions unless they are included in an *order*.

PROCEEDING – Includes a formal administrative or civil action initiated by a governmental agency, self-regulatory organization or a *foreign financial regulatory authority*; a *felony* criminal indictment or information (or equivalent formal charge); or a *misdemeanor* criminal information (or equivalent formal charge). The term does not include other civil litigation, investigations, or arrests or similar charges affected in the absence of a formal criminal indictment or information (or equivalent formal charge).



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Please Check One:

- NEW APPLICATION (active) AMEND EXISTING LICENSE - complete only item(s) being changed
- INACTIVATE LICENSE ESTABLISH RELATIONSHIP (w/mortgage licensee)
- TERMINATE RELATIONSHIP SURRENDER/CANCEL LICENSE
- Date of filing (MM/DD/YYYY): _____

1. Individual's identifying information: License #: _____

(A) Full last, first and middle names:

 Last Name First Name Full Middle Name Suffix

(B) Gender: Male Female (C) Social Security # _____

(D) Date of Birth (M M/DD/YYYY) (E) State/Province of Birth (F) Country of Birth

(G) List all names(s), other than your legal name, you have used or are using, or by which you are or were known since the age of 18. This field should include for example, nicknames, aliases, and names used before or after marriage.

Name: _____

Name: _____

Name: _____

Name: _____

(Use additional sheets as necessary)

(H) 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

(I) Address from which you conduct business (do not use a PO Box): If this address is your private residence, check this box.

Number & Street City State/Province & Country ZIP Code

Applicant full legal name (last, first, middle): _____

(J) Current residence address (if different from employment address):

Number & Street City State/Province & Country ZIP Code

(K) Telephone numbers and e-mail address:

Business Phone Cell Phone (optional) Fax Line (optional) E-Mail Address

2. Individual's acknowledgment & consent:

I swear or affirm that I have executed this form before a Notary Public, of my own free will and:

- (A) I have read and understand the items and instructions on this form;
- (B) My answers (including attachments) are true and complete to the best of my knowledge;
- (C) I understand that I am subject to administrative, civil or criminal penalties if I give false or misleading answers;
- (D) I authorize all my current and former employers, law enforcement agencies, and any other *person* to furnish to the State of Alaska, or any agent acting on its behalf, any information they have, including without limitation my creditworthiness, character, ability, business activities, educational background, general reputation, history of my employment and, in the case of former employers, complete reasons for my termination; specifically included in this authorization, without limitation, is authorization for the Alaska Department of Public Safety to conduct a fingerprint search of criminal justice information under AS 12.62 and a national criminal history record check under AS 12.62.400.
- (E) I have read and understand applicable federal and state law, and will be in compliance at all times;
- (F) I promise to keep the information contained in this form current and to file accurate supplementary information on a timely basis.

SIGN HERE



Signature of Applicant

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



SEAL

Notary Public

for the State of _____

My Commission Expires: _____

Individual's acknowledgment & consent must be completed in full with original, manual signature and notarization. Affix notary stamp or seal.

* Federal law as set out in 42 U.S.C. Sections 654 and 666 requires us to obtain Social Security numbers in connection with applications for professional and occupational licenses. Those Social Security Numbers may then be used for the purpose set out in those statutes, including enforcement of spousal and child support orders and paternity determinations, and may be shared with the agencies which have responsibility for those matters.

Use of Social Security numbers for purposes of the further background investigation in connection with the license, however, is voluntary. Your permission to use your Social Security number for this purpose is not a requirement for obtaining a license but in most cases will make the required background investigation easier to complete. If you do not wish your Social Security number to be used for this purpose, you must so advise the department by writing to the application address listed on this form on or before the date on which the application is submitted.

Applicant full legal name (last, first, middle): _____

3. Mortgage Broker/Mortgage Lender Relationship Representation:

(A) I REPRESENT THAT **APPLICANT HAS A RELATIONSHIP WITH AN ALASKA MORTGAGE LICENSEE AS**
 AN EMPLOYEE OR AN EXCLUSIVE INDEPENDENT CONTRACTOR.

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 of Alaska 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): _____

Company Name By _____
Signature of authorized party Print Name and Title of authorized party

(B) I REPRESENT THAT **APPLICANT HAS TERMINATED HIS OR HER RELATIONSHIP WITH AN ALASKA MORTGAGE LICENSEE AS**

AN EMPLOYEE OR AN EXCLUSIVE INDEPENDENT CONTRACTOR.

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.

Termination Effective Date (MM/DD/YYYY): _____

Company Name by _____
Signature of authorized party Print Name and Title of authorized party

Reason for termination (optional):

Deceased on date (MM/DD/YYYY) _____

Voluntary Resignation

Permitted to Resign – Explanation _____

Discharged – Explanation _____

Relationship Representation must always be completed in full with original, manual signature.

4. Fingerprint Information filing representation:

I represent that I am submitting, have submitted, or promptly will submit one complete set of fingerprints to the Division as required.

Applicant full legal name (last, first, middle): _____

7. Employment History: Provide complete employment history for the past 10 years, starting with the present. Account for all time including full & part-time employments, self-employment, military service, and homemaking. Also include periods such as unemployed, full-time student, extended travel, etc. Indicate by "yes" or "no" whether this employment was *financial service-related* business. Records must contain a complete 10 year history without gaps. (Attach additional sheets as needed.)

From (MM/YYYY)	To (MM/YYYY)	Employer (company name)	Position Held (no abbreviations)	City	State	Country or Province	YES or NO?

8. 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: the name of the other business; whether the business is *financial services-related*; the address of the other business; the nature of the other business; your position, title, or relationship with the other business; the start date of your relationship; the approximate number of hours/month you devote to the other business; and briefly describe your duties relating to the other business. (Attach additional sheets as needed.)

YES	NO
<input type="checkbox"/>	<input type="checkbox"/>

Business Name:

9. Disclosures: If the answer to any of the following is "YES", provide complete details of all events or *proceedings* and send to the jurisdictions where you are licensed/registered or requesting licensure/registration.

Financial Disclosure	YES	NO
(A) Within the past ten years: (1) have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition?	<input type="checkbox"/>	<input type="checkbox"/>
(2) based upon events that occurred while you exercised <i>control</i> over any organization, have any filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition?	<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) Do you have any unsatisfied judgments or liens against you?	<input type="checkbox"/>	<input type="checkbox"/>

Applicant full legal name (last, first, middle): _____

Criminal Disclosure	YES	NO
<p>(D) Have you ever:</p> <p>(1) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any <i>felony</i>?</p> <p>(2) been <i>charged</i> with any <i>felony</i>?</p>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
<p>(E) Based upon the activities that occurred while you exercised <i>control</i> over it, has any organization ever:</p> <p>(1) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any <i>felony</i>?</p> <p>(2) been <i>charged</i> with any <i>felony</i>?</p>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
<p>(F) Have you ever:</p> <p>(1) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to a <i>misdemeanor involving: financial services or a financial services-related business; any fraud, false statements, or omissions; any theft or wrongful taking of property; bribery; perjury; forgery; counterfeiting; extortion; or a conspiracy to commit any of these offenses?</i></p> <p>(2) been charged with a <i>misdemeanor</i> as specified in 9(F)(1)?</p>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
<p>(G) Based upon the activities that occurred while you exercised <i>control</i> over it, has any organization ever:</p> <p>(1) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to a <i>misdemeanor</i> specified in 9(F)(1)?</p> <p>(2) been <i>charged</i> with a <i>misdemeanor</i> specified in 9(F)(1)?</p>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

Civil Judicial Disclosure	YES	NO
<p>(H) (1) Has any domestic or foreign court ever:</p> <p>(a) <i>enjoined</i> you in connection with any <i>financial services-related</i> activity?</p> <p>(b) <i>found</i> that you were <i>involved</i> in a violation of any <i>financial services-related</i> statute(s) or regulation(s)?</p> <p>(c) dismissed, pursuant to a settlement agreement, a <i>financial services-related</i> civil action brought against you by a State, federal, or <i>foreign financial regulatory authority</i>?</p> <p>(2) Are you named in any pending <i>financial services-related</i> civil action that could result in a "yes" answer to any part of 9(H)(1)?</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Regulatory Action Disclosure		YES	NO
(I) Has any State or federal regulatory agency or <i>foreign financial regulatory authority</i> ever:	(1) <i>found</i> 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 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) denied, suspended, or revoked your registration or license, 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"/>
	(6) barred you from association with an entity regulated by such commission, authority, agency, or officer, or from engaging in a financial services-related business?	<input type="checkbox"/>	<input type="checkbox"/>
	(7) issued a final order based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	<input type="checkbox"/>	<input type="checkbox"/>
(J) 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"/>	
(K) Are you now the subject of any regulatory <i>proceeding</i> that could result in a "yes" answer to any part of 9(I) or 9(J)?	<input type="checkbox"/>	<input type="checkbox"/>	

Customer Arbitration/Civil Litigation Disclosure		YES	NO
(L) Have you ever been named as a respondent/defendant in a <i>financial services-related</i> consumer-initiated arbitration or civil litigation which:	(1) is still pending; or	<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; or	<input type="checkbox"/>	<input type="checkbox"/>
	(3) was settled for any amount?	<input type="checkbox"/>	<input type="checkbox"/>
Termination Disclosure		YES	NO
(M) 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 type="checkbox"/>	<input type="checkbox"/>
	(2) fraud, dishonesty, theft, or the wrongful taking of property?	<input type="checkbox"/>	<input type="checkbox"/>