

# Short-term Consumer Lender Application



**MOORHEAD**  
M I N N E S O T A



# SHORT-TERM CONSUMER LENDER LICENSE APPLICATION

**Applicant Information**

\_\_\_\_\_  
**Applicant's Name**

\_\_\_\_\_  
**Applicant's Address**

\_\_\_\_\_  
**Applicant's Date of Birth**

\_\_\_\_\_  
**Applicant's Phone Number**

**Applicant's History:** Place of residence and business engaged in by the applicant for the last five (5) years:

\_\_\_\_\_

\_\_\_\_\_

*State whether or not applicant has ever been convicted within the last 5 years of any felony, gross misdemeanor or misdemeanor, including violation of a municipal ordinance but excluding traffic violations and if so, the date and place of conviction and nature of the offense:*

<b>Date</b>	<b>Place of Conviction</b>	<b>Nature of Offense</b>
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Business Information**

**Proposed Business:**

\_\_\_\_\_  
**Proposed Business Name**

\_\_\_\_\_  
**Proposed Business Phone Number**

\_\_\_\_\_  
**Proposed Business Address**

\_\_\_\_\_  
**City                      State                      Zip**

**List Person(s) having any financial interest in the business: (Owner, stockholder, director or resident manager)** If needed, please attach separate list to application.

Full Name	Street Address	Mailing Address	Phone Number

**Type of entity – See Details**

If the responsible Party is listed as the Registered Agent or Chief Executive Officer of the Entity on the Minnesota Secretary of State's website, no further documentation is necessary. However, if not so identified, the following information for specific types of Entities is necessary.

**State where created:** \_\_\_\_\_

**Registered with MN Secretary of State:** Yes No

**Sole Proprietorship**

- Certificate of Assumed Name (if any)

**Partnerships (all Types)**

- Partnership Agreement and subsequent Amendments and/or
- Additional Documentation\*\*

General Partnership

Limited Partnership

Limited Liability Partnership

Limited Liability Limited Partnership

**Limited Liability**

- Operating Agreement and subsequent Amendments and/or
- Additional Documentation\*\*

Limited Liability Company

**Corporations (all Types)**

- Articles of Incorporations and/or
- Bylaws of the Corporation and subsequent Amendments and/or
- Additional Documentation

Business Corporation

Nonprofit Corporation

**Trusts**

- Trust title page with name of Trust, date of Trust, and name of Trustee and
- Trust Signature page and
- Any Amendments affecting Trusteeship

\*\* Additional documentation showing that the Responsible Party is authorized to act on behalf of the Partnership/LLC/Corp. Such documentation may include a signed and notarized written document authorizing the responsible Party to act executed by a Registered Agent or Chief Executive Officer so identified on the Minnesota secretary of State's website.

**The failure to provide the above requested information will result in your application being rejected as incomplete.**

Send Future Renewals To: \_\_\_\_\_  
\_\_\_\_\_

**Proof of License:** Proof, satisfactory to the city, that the applicant is the possessor of a license from the State of Minnesota to deal in Consumer Short-Term Lending pursuant to Minn. Stat. § 47.601

**Reporting Requirements (per City Code 2-11-6)**

I understand and agree to the reporting requirements per City Code 2-11-6 and will submit the following with each renewal application.

A Consumer Short-Term Lender must annually file a report with the City Clerk that contains the following information for each calendar year:

1. The total number of Consumer Short-Term Loans issued per calendar year;
2. The total dollar amount, over and above principal, collected on Consumer Short-Term Loans;
3. The average annual percentage rate and range of annual percentage rates for Consumer Short-Term Loans; and
4. The state or origin for borrowers.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

**Affidavit by Responsible Party**

I, the above named individual, do hereby state that all information contained in this document is complete, true, and accurate, and that I am authorized to act on behalf of any entity herein named according to the organizational rules, regulations, and applicable laws. I understand that any incomplete, incorrect, or misleading information contained within this document may make me liable in a criminal proceeding under Minnesota law or the City of Moorhead criminal ordinances.

\_\_\_\_\_  
Responsible Party Signature

\_\_\_\_\_  
Date

**Office Use Only: Fees payable to the City of Moorhead**

\_\_\_\_\_ Application Fee

Payment:  Cash  Check # \_\_\_\_\_  Credit Card  Other \_\_\_\_\_

Payment Date: \_\_\_\_\_

Received By: \_\_\_\_\_

# Certificate of Compliance

## Minnesota Workers' Compensation Law

**PRINT IN INK or TYPE.**

Minnesota Statutes, Section 176.182 requires every state and local licensing agency to withhold the issuance or renewal of a license or permit to operate a business or engage in any activity in Minnesota until the applicant presents acceptable evidence of compliance with the workers' compensation insurance coverage requirement of Minnesota Statutes, Chapter 176. The required workers' compensation insurance information is the name of the insurance company, the policy number, and the dates of coverage, or the permit to self-insure. If the required information is not provided or is falsely stated, it shall result in a \$2,000 penalty assessed against the applicant by the commissioner of the Department of Labor and Industry.

**A valid workers' compensation policy must be kept in effect at all times by employers as required by law.**

BUSINESS NAME (Individual name only if no company name used)	LICENSE OR PERMIT NO (if applicable)
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DBA (doing business as name) (if applicable)

BUSINESS ADDRESS (PO Box must include street address)	CITY	STATE	ZIP CODE
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**YOUR LICENSE OR CERTIFICATE WILL NOT BE ISSUED WITHOUT THE FOLLOWING INFORMATION. You must complete number 1, 2 or 3 below.**

**NUMBER 1 COMPLETE THIS PORTION IF YOU ARE INSURED:**

INSURANCE COMPANY NAME (not the insurance agent)

WORKERS' COMPENSATION INSURANCE POLICY NO.	EFFECTIVE DATE	EXPIRATION DATE
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**NUMBER 2 COMPLETE THIS PORTION IF SELF-INSURED:**

I have attached a copy of the permit to self-insure.

**NUMBER 3 COMPLETE THIS PORTION IF EXEMPT:**

I am not required to have workers' compensation insurance coverage because:

I have no employees.

I have employees but they are not covered by the workers' compensation law. (See Minn. Stat. § 176.041 for a list of excluded employees.) Explain why your employees are not covered: \_\_\_\_\_

Other: \_\_\_\_\_

**ALL APPLICANTS COMPLETE THIS PORTION:**

I certify that the information provided on this form is accurate and complete. If I am signing on behalf of a business, I certify that I am authorized to sign on behalf of the business.

APPLICANT SIGNATURE (mandatory)	TITLE	DATE
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**NOTE: If your Workers' Compensation policy is cancelled within the license or permit period, you must notify the agency who issued the license or permit by resubmitting this form.**

This material can be made available in different forms, such as large print, Braille or on a tape. To request, call 1-800-342-5354 (DIAL-DLI) Voice or TDD (651) 297-4198.

# TAX IDENTIFICATION FORM

## LICENSE APPLICANT:

Pursuant to \*Minnesota Statute 270C.72 Tax Clearance: Issuance of Licenses, the licensing authority is required to provide to the Minnesota Commissioner of Revenue your Minnesota business tax identification number and the Social Security number of each license applicant.

Under the Minnesota Government Data Practices Act and the Federal Privacy Act of 1974, we are required to advise you of the following regarding the use of this information:

1. This information may be used to deny the issuance, renewal or transfer of your license in the event you owe the Minnesota Department of Revenue delinquent taxes, penalties or interest:
2. Upon receiving this information, the licensing authority will supply it only to the Minnesota Department of Revenue. However, under the Federal Exchange of Information Agreement the Department of Revenue may supply this information to the Internal Revenue Service:
3. Failure to supply this information may jeopardize or delay the processing of your licensing issuance or renewal application.

Please supply the following information and return along with your application to the agency issuing the license. DO NOT RETURN TO THE DEPARTMENT OF REVENUE.

Name of Applicant \_\_\_\_\_

Type of Business \_\_\_\_\_

Minnesota Tax Identification # \_\_\_\_\_

Federal Tax Identification # \_\_\_\_\_

Social Security # (if MN & Federal Tax ID are not provided)\* \_\_\_\_\_

**If a Minnesota Tax Identification Number is not required, please explain below.**

\_\_\_\_\_  
\_\_\_\_\_

Signed by \_\_\_\_\_ Date \_\_\_\_\_

Print Name of Person Signing: \_\_\_\_\_

**\*2008 Minnesota Statutes  
270C.72 TAX CLEARANCE; ISSUANCE OF LICENSES.**

**Subd. 4. Licensing authority; duties.**

All licensing authorities must require the applicant to provide the applicant's Social Security number and Minnesota business identification number on all license applications. Upon request of the commissioner, the licensing authority must provide the commissioner with a list of all applicants, including the name, address, business name and address, Social Security number, and business identification number of each applicant. The commissioner may request from a licensing authority a list of the applicants no more than once each calendar year.

**History:** 2005 c 151 art 1 s 87

