



**STATE OF WYOMING**  
**DEPARTMENT OF AUDIT**

**Matthew H. Mead**  
Governor

**Jeffrey C. Vogel**  
Director

**Albert L. Forkner**  
Commissioner

**DIVISION OF BANKING**  
**Collection Agency Board**

(307) 777-7797 Fax (307) 777-3555 Email: [wyoymingbankingdivision@wyo.gov](mailto:wyoymingbankingdivision@wyo.gov)

**APPLICATION FOR**  
**COLLECTION AGENCY LICENSE**

(CORPORATION)

The undersigned Applicant hereby applies for a Wyoming license to conduct the business of a collection agency under W.S. 33-11-101 through 33-11-116, relating to collection agencies and providing for the regulation, bonding and licensing thereof. ***Under W.S. 33-11-108, within twenty (20) days after notification that this Application has been approved, the Applicant shall file and thereafter maintain with the Board a Surety Bond in form and content approved by the Board. The Board shall not issue the license unless and until it shall have first received and approved the Surety Bond.***

Attach the required filing fee. Checks must be made payable to the State of Wyoming:

- Original License \$500.00
- Wyoming Branch Office - Original License \$500.00

**INFORMATION ABOUT APPLICANT AND LICENSED LOCATION**

1. Name of Applicant

FEIN:

Corporate web-site address:

Age (if an individual)

2. Form of Organization (check one)

- an individual person
- a corporation
- a general partnership or joint venture
- a limited partnership

- a limited liability company
- a registered limited liability partnership
- a registered limited liability limited partnership

3. State of Residency or Organization

**Individuals:** Residing in the State or Commonwealth of:

**Entities:** Organized, formed, and existing in good standing under the laws of the State or Commonwealth of:

4. All trade names under which applicant will conduct business at this licensed location. Attach additional sheets, if necessary.

5. Name of Applicant's Proposed Wyoming Resident Manager

6. Address of Applicant's Proposed Wyoming Resident Manager. Do not use a post office box.

7. Wyoming Contact Information

Telephone:

E-mail:

Fax:

Web Site:

8. Mailing Address of Applicant's Proposed Wyoming Resident Manager (street or post office box) (if same as line 6, so state)

|  |  |  |
|--|--|--|
| <b>9. Attach Business Information Form</b><br>(check appropriate box)  | <input type="checkbox"/> <b>Form A1</b> Individuals & Sole Proprietorships | <input type="checkbox"/> <b>Form A4</b> Limited Partnerships & Registered Limited Liability Limited Partnerships |
|  | <input type="checkbox"/> <b>Form A2</b> Corporations                       | <input type="checkbox"/> <b>Form A5</b> Limited Liability Companies  |
| <input type="checkbox"/> <b>Form A3</b> General Partnerships, Joint Ventures & Registered Limited Liability Partnerships |  |  |

|   |                  |
|---|------------------|
| <b>10. Applicant's Business References</b><br>(provide at least five) | Name and Address |
|   | Name and Address |
|   | Name and Address |
|   | Name and Address |
|   | Name and Address |

## REGULATORY HISTORY OF THE APPLICANT

|   |   |
|---|---|
| <b>11. Prior Licenses.</b> Has the Applicant or any owner, officer, director, partner or resident manager thereof ("members") ever been licensed as a collection agency anywhere?<br><br><input type="checkbox"/> Yes <input type="checkbox"/> No   | If "Yes," list original license date and state where licensed. ( <i>Attach additional sheets, as necessary.</i> ) |
| <b>12. Terminated Licenses.</b> Has the Applicant or any member thereof had a license to conduct a collection agency denied, not renewed, suspended or revoked anywhere for any reason other than nonpayment of licensing fees or failure to meet bonding requirements?<br><br><input type="checkbox"/> Yes <input type="checkbox"/> No | If "Yes," when and where? ( <i>Attach additional sheets, as necessary.</i> )                                      |
| <b>13. Convictions.</b> Has the Applicant or any member thereof been convicted of a felony involving forgery, embezzlement, obtaining money under false pretenses, larceny, extortion, fraud, or conspiracy to commit fraud?<br><br><input type="checkbox"/> Yes <input type="checkbox"/> No  | If "Yes," when and where? ( <i>Attach additional sheets, as necessary.</i> )                                      |
| <b>14. Judgments.</b> Has the Applicant or any member thereof had a judgment entered against it in any civil action involving forgery, embezzlement, obtaining money under false pretenses, larceny, extortion, fraud or conspiracy to commit fraud?<br><br><input type="checkbox"/> Yes <input type="checkbox"/> No                    | If "Yes," when and where? ( <i>Attach additional sheets, as necessary.</i> )                                      |
| <b>15. Court Debts.</b> Has the Applicant or any member thereof failed to pay or satisfy any judgment or penalty imposed by a court?<br><br><input type="checkbox"/> Yes <input type="checkbox"/> No  | If "Yes," when and where? ( <i>Attach additional sheets, as necessary.</i> )                                      |
| <b>16. Wyoming Noncompliance.</b> Has the Applicant or any member thereof knowingly failed to comply with or violated any provision of W.S. 33-11-101 through W.S. 13-11-116 or the Rules and Regulations of the Board?<br><br><input type="checkbox"/> Yes <input type="checkbox"/> No   | If "Yes," when and where? ( <i>Attach additional sheets, as necessary.</i> )                                      |



# STATE OF WYOMING

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### *Corporations*

#### BUSINESS INFORMATION ABOUT CORPORATE APPLICANT

|            |   |  |   |
|------------|---|--|---|
| <b>17.</b> | <b>Name of Applicant</b>  | <b>Exchange Ticker Symbol<br/>(publicly-traded companies only)</b>   |   |
| <b>18.</b> | <b>State of Incorporation</b>   | <p><b>Wyoming Corporations:</b> Attach recent Good Standing Certificate issued by the Office of the Wyoming Secretary of State.</p> <p><b>Foreign Corporations:</b> Attach recent similar status certificate issued by your home state's corporation-chartering authority.</p> |   |
| <b>19.</b> | <b>Issue Date of Wyoming Certificate of Authority (foreign corporations only)</b>   | <b>Foreign Corporations Only:</b> Attach recent Good Standing Certificate issued by the Office of the Wyoming Secretary of State.  |   |
| <b>20.</b> | <b>Principal Place of Business</b><br><br><i>Provide information for the Applicant's main office, whether in or outside of Wyoming.</i>                 | a. Street Address  | b. City, State & ZIP Code                     |
|            |   | c. Mailing Address (if different)  | d. City, State & ZIP Code                     |
| <b>21.</b> | <b>Licensing Contact Person</b><br><br><i>Provide information sufficient for the Board to contact and correspond with the Applicant.</i>                | a. Name of Licensing Contact Person  | b. Contact Person's Telephone Number          |
|            |   | c. Title of Contact Person   | d. Contact Person's Fax Number                |
|            |   | e. Contact Person's Email Address (if any)   |   |
| <b>22.</b> | <b>Officers</b><br><br><i>Explain on additional sheets if the Applicant does not have each of these officers, other than a Chief Executive Officer.</i> | a. Name of Chief Executive Officer (provide only if Applicant also has a President)  | b. Mailing Address of Chief Executive Officer |
|            |   | c. Name of President   | d. Mailing Address of President               |
|            |   | e. Name of Vice President  | f. Mailing Address of Vice President          |
|            |   | g. Name of Treasurer   | h. Mailing Address of Treasurer               |
|            |   | i. Name of Secretary   | j. Mailing Address of Secretary               |

**23. Business Experience of Officers during past Five Years**

*Use additional sheets if necessary.*

a. Chief Executive Officer (if Applicant has this officer)

b. President

c. Vice President

d. Treasurer

e. Secretary

**24. Directors**

*All directors must be listed. Use additional sheets to list more than four directors.*

*Explain on additional sheets if the Applicant does not have directors.*

*This section does not apply to publicly-traded corporations that provide their exchange ticker symbol on line 1 above.*

a. Director's Name

b. Director's Mailing Address

c. Director's Name

d. Director's Mailing Address

e. Director's Name

f. Director's Mailing Address

g. Director's Name

h. Director's Mailing Address

**25. Shareholders**

*Each holder of 10% or more of the capital stock of the Applicant must be listed. Use additional sheets to list more than four shareholders.*

*Explain on additional sheets if the Applicant has not issued capital stock.*

*This section does not apply to publicly-traded corporations that provide their exchange ticker symbol on line 1 above.*

a. Shareholder's Name

b. Shareholder's Mailing Address

c. Ownership (%)

d. Shareholder's Name

e. Shareholder's Mailing Address

f. Ownership (%)

g. Shareholder's Name

h. Shareholder's Mailing Address

i. Ownership (%)

j. Shareholder's Name

k. Shareholder's Mailing Address

l. Ownership (%)





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**BANK ACCOUNT INFORMATION**

Collection Agency Name (agency): \_\_\_\_\_

***TRUST ACCOUNT INFORMATION***

Trust Account Number \_\_\_\_\_  
Name of Bank \_\_\_\_\_  
Address of Bank \_\_\_\_\_  
\_\_\_\_\_

***OPERATING ACCOUNT INFORMATION***

Operating Account Number \_\_\_\_\_  
Name of Bank \_\_\_\_\_  
Address of Bank \_\_\_\_\_  
\_\_\_\_\_

The agency hereby authorizes the above-named financial institutions to release information concerning the accounts of the agency to the Wyoming Collection Agency Board at any time.

I hereby swear and affirm under penalty of perjury that the information provided above and the following information is true and correct:

1. The trust account listed above is used for the benefit of the agency's clients located in the State of Wyoming. The account may also be used for the benefit of the agency's other clients.
2. The funds maintained in the trust account contain, at all time, sufficient funds to pay all sums due and owing to all of the agency's clients.

The funds maintained in the trust account are used only for purposes of paying the agency's clients and the account is not used as an operating account.

**\*\*\*Please Note\*\*\***

*Per Chapter 2 Section 3 of the Wyoming Collection Agency Board Rules:*

*Each licensee shall maintain, at all times, a trust account for the benefit of its clients which shall contain, at all times, sufficient funds to pay all sums due or owed to clients. The trust account shall be maintained at a bank, savings and loan association, savings bank or credit union which is insured by the Federal Deposit Insurance Corporation or the National Credit Union Administration, until disbursed to the creditor. Such account shall be clearly designated as a trust account and shall be used only for such purposes and not as an operating account. A deposit of all funds received to a trust account followed by a transfer of the agency share of the collection to an operating account is not a violation of this section.*

**GENERAL INFORMATION**

26. Name of Applicant

27. **Date as of which Financial Information is presented** \_\_\_\_\_ (not more than six months before filing date)

**FINANCIAL INFORMATION**

**Assets**

**Current Assets:**

|  |                        |       |
|--|------------------------|-------|
| Cash on hand or in bank (regular)  | \$                     | _____ |
| <b>Cash on hand or in bank (trust account)</b>                           | <b>*Required Field</b> | _____ |
| Due from clients   |                        | _____ |
| Other receivables (exclude accounts placed with licensee for collection) |                        | _____ |
| Notes receivable   |                        | _____ |
| Other deposits   |                        | _____ |
| Prepaid expenses or taxes  |                        | _____ |
| Inventory and supplies   |                        | _____ |
| Automotive equipment   |                        | _____ |
| Other current assets (itemize)   |                        | _____ |
| _____  |                        | _____ |
| _____  |                        | _____ |

*Total current assets*

\$ \_\_\_\_\_

**Fixed Assets:**

|  |    |       |
|--|----|-------|
| Real estate                            | \$ | _____ |
| Office equipment, furniture & fixtures |    | _____ |
| Other fixed assets (itemize)           |    | _____ |
| _____                                  |    | _____ |
| _____                                  |    | _____ |

*Total fixed assets*

\$ \_\_\_\_\_

**Total Assets**

\$ \_\_\_\_\_

**Liabilities**

**Current Liabilities:**

|  |                        |       |
|--|------------------------|-------|
| Accounts payable                         | \$                     | _____ |
| Notes payable to banks (1 year or less)  |                        | _____ |
| Notes payable to others (1 year or less) |                        | _____ |
| Taxes payable                            |                        | _____ |
| <b>Payable to clients</b>                | <b>*Required Field</b> | _____ |
| Salaries due                             |                        | _____ |
| Other current liabilities (itemize)      |                        | _____ |
| _____                                    |                        | _____ |
| _____                                    |                        | _____ |

*Total current liabilities*

\$ \_\_\_\_\_

**Long Term Liabilities:**

|                                       |    |       |
|---------------------------------------|----|-------|
| Real estate mortgages                 | \$ | _____ |
| Notes payable to banks (over 1 year)  |    | _____ |
| Notes payable to others (over 1 year) |    | _____ |
| Other long term liabilities (itemize) |    | _____ |
| _____                                 |    | _____ |
| _____                                 |    | _____ |

*Total long term liabilities*

\$ \_\_\_\_\_

**Total Liabilities**

\$ \_\_\_\_\_

**Equity Or Net Worth**

**Total Assets less Total Liabilities** \$ \_\_\_\_\_

**AVERAGE MONTHLY OPERATING EXPENSE INFORMATION**

The Applicant's estimated average monthly operating expenses are: \_\_\_\_\_

\*\*If the **required fields** are left blank, lists zero (0) or if "payable to clients" is greater than "cash on hand" an explanation must be provided to the board\*\*

**GENERAL INFORMATION**

**1. Name of Applicant**

**SUMMARY OF POLICIES AND PROCEDURES**

Attach an overview **summary** of the Applicant’s policies and procedures to include: (1) the type of clients or debts that the agency solicits and acknowledge compliance with the Rules and Regulations of the Collection Agency Board, Chapter 4, Section 3. (2) how trust accounts are handled and reconciled, (3) liability insurance coverages, and (4) how any client confidences are protected. (5) Add any other reasonably related matters. **Do not attach training or procedure manuals or other voluminous materials; provide only a SUMMARY.**

**SUMMARY OF ACCOUNT COLLECTION METHODS**

Attach a **summary** description of the methods that the Applicant uses to collect Wyoming accounts to include: (1) how an account is referred to the Applicant for collection, (2) how the account is evaluated for collection success, (3) what and when notices and other communications are sent to debtors, (4) how validations are handled, (5) how debtors are permitted to pay, (6) how debtor payments are handled, deposited and accounted for to both the debtor and the client, (7) how and when employees are trained, (8) how compliance with FDCPA and other collection laws is assured, (9) how difficult accounts are handled, (10) levels of managerial supervision, (11) how litigation decisions are evaluated, recommended and effected (12), how litigation is referred, and (13) how litigation is styled. Add any other reasonably related matters. **Do not attach training or procedure manuals or other voluminous materials; provide only a SUMMARY.**

**COLLECTION FORMS AND CLIENT CONTRACTS**

Attach copies of all contracts and forms that the Applicant uses to collect Wyoming accounts to include: (1) sample client contract with the Remittance and Return Policies highlighted and indicating compliance with the Rules and Regulations of the Collection Agency Board, Chapter 3, Section 1, and Section 4. (2) assignments (3) debtor notices, (4) and a sample copy of an Accounting to Consumer form that shows compliance with the Rules and Regulations of the Collection Agency Board, Chapter 3, Section 2.

**ATTACHMENTS**

**You must attach to this Application all of the documents indicated to the right. All attachments are a part of this Application.**

- \$500 Filing Fee Check payable to the Collection Agency Board
- Business Information Form
- Financial Statement (use attached form *only*)
- Wyoming Certificate of Good Standing (entities *only*)
- “Home” State Good Standing or Similar Certificate (non-Wyoming entities *only*)
- Summary of Method of Business, Policies & Procedures (Summaries accepted *only*)
- Three (3) Professional References forms must be included with the application
- A Bank Reference form must be included with the application for each bank account listed on the Bank Account Information form
- \$10,000.00 Bond from Surety Company (Refer to Surety Bond Checklist)

**VERIFICATION**

State of \_\_\_\_\_, County of \_\_\_\_\_, ss.

**I HEREBY CERTIFY** that, on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, the undersigned has/have executed the foregoing Application for and on behalf of the Applicant, being duly authorized to do so; **and further that** the information and statements contained in the foregoing Application, including all exhibits and other documents attached thereto and all other information filed therewith, all of which are made a part of the foregoing Application, are correct, true, accurate and complete; **and further that** the Applicant knows and understands that, if the Applicant has knowingly made a false statement of a material fact in this Application or in any documentation provided to support the foregoing Application, then the foregoing Application must be denied and the Applicant may be subject to criminal penalties for perjury under W.S. 6-5-301 and/or W.S. 6-5-303.

**Acknowledgement**

\_\_\_\_\_  
Name of Applicant (leave blank if individual)

State of \_\_\_\_\_ )  
 ) ss.  
County of \_\_\_\_\_ )

**By:** \_\_\_\_\_  
Authorized Signatory to sign for Applicant

The foregoing Application for Collection Agency License was acknowledged  
before me by \_\_\_\_\_  
and by \_\_\_\_\_, on this  
\_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

**By:** \_\_\_\_\_  
Authorized Signatory to sign for Applicant

Witness my hand and official seal.

(SEAL)

\_\_\_\_\_  
Printed/Typed Name (and title, if applicable) of Signatory

\_\_\_\_\_  
Notary Public  
My commission expires: \_\_\_\_\_