Consumer Credit Division External User Manual: Registration and Licensing System (RLS)



A User Guide to Assist Mortgage Associates, Brokers, Brokerages and Administrators in Utilizing RLS for Filings and Submissions.

fcaa.gov.sk.ca

October 2019



Financial and Consumer Affairs Authority

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# Introduction

This is a guide to using the Financial and Consumer Affairs Authority ("FCAA") online portal called the "Registration and Licensing System" ("RLS"). This guide is specific to mortgage associates, mortgage brokers, mortgage brokerages and mortgage administrators to provide guidance for each licence type on specific processes and is not intended to provide an overview of the functionality of RLS.

Please take a moment to review our publication "Registration and Licensing System (RLS) Basics" ("RLS Basics Guide") to learn the basic functionality of RLS, including how to create a user account, how to navigate within RLS and how to submit information through RLS. The RLS Basics guide is available on our webpage and while general in nature, the RLS Basics Guide will assist users to fully learn and utilize the functionality of RLS.

RLS is a secure electronic environment that allows a user to administer a licence or registration; including applying for licensing or registration, submit required filings (collectively called "Submissions" for the purpose of this guide), print a licence and view correspondence regarding a licence.

For the purposes of this guide, "submissions" include, but are not limited to, the following:

- Annual returns;
- Changes of information; and
- Surrendering a licence.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

RLS should be accessed using Google Chrome, Mozilla Firefox, Internet Explorer 11 or Microsoft Edge browsers. Other browsers may result in the system not performing properly.



Please note that all images shown in this guide are for illustration purposes only and may not be an exact representation of the RLS online portal.

# **General Navigation**

In addition to the guidance that you will find the RLS Basics Guide, this page provides the very basic RLS navigation tips.

General Navigation Tips			
<ul> <li>To proceed to the next step in the submission, Click "Next" found at the top of the right-hand corner of the most submission screens. Your page will be saved automatically.</li> </ul>			
<ul> <li>As you save and/or exit a screen, the following message will appear if your details have been saved successfully:</li> <li>Details Saved Successfully</li> </ul>			
To go back to a previous step in the submission, click "Prev" found at the top of the right-hand corner of the screen. Your page will be saved automatically.			
<ul> <li>For additional help, review any "information bubbles" and instruction text boxes found throughout the submission screens.</li> </ul>			
$\checkmark$ You can also press "Save" $\fbox$ to save the entries you have made on the screen. In			
addition, where a screen performs calculations, in most situations, you will be asked to click			
"Save" to perform the calculations.			

# Navigating the Home Screen

In addition to the guidance that you will find the RLS Basics Guide, this page provides a summary of your RLS home screen basic navigation.



#### **Dashboard Buttons**

- 1. "Your Licences" button allows you to view all active licences currently associated with your user account. By clicking any item in this list, you will be taken to the licence page where you can view/print your licence and review other important details.
- 2. "Apply for a Licence" button allows you to start the application process for a new licence.
- 3. "Your Email Correspondences" button allows you to view correspondence documents.

#### **Navigation Panel**

- 4. "Go to my Profile" allows you to view your RLS account information.
- 5. "Log Out" allows you to log out of RLS.
- 6. To hide or show the navigation panel on the left hand side of the screen, click the 📃.

#### Portals

- 7. "My Pending Submissions" includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.
- 8. "My Submissions in Review" portal list includes all submissions that you have successfully submitted to FCAA for review.
- 9. "My Active Llcences/Registrations" includes all active licences currently associated with your user account. By clicking any item in this list, you will be taken to the licence page where you can view/print your licence and review other important details.

"My Licences/Registrations that Require Action" portal will show you if you have any submissions due for your licence that you have not started or not completed.

# Mortgage Associates

This section of the guide is specific to mortgage associates to provide guidance on specific mortgage associate processes. If you are not currently licensed as a mortgage associate or seeking licensing as a mortgage associate, please refer the appropriate section of this guide.

### **Compliance with Legislation**

The Mortgage Brokerages and Mortgage Administrators Act (the "Act") and The Mortgage Brokerages and Mortgage Administrators Regulations (the "Regulations") provide the legislative framework for the regulation of mortgage brokerages, brokers, associates and mortgage administrators in Saskatchewan. The Act applies to all persons carrying on the business of brokering or administering mortgages in Saskatchewan.

Once you are licensed as a mortgage associate, you must comply with all aspects of the legislation. Mortgage associates are responsible for ensuring they are familiar with and in compliance with all legislative requirements, including annual, ongoing and notification requirements. If you are unsure of your specific legislative requirements or need additional help or guidance, please contact our office (see the "Contact Us" in this guide) or review the guidance available on our webpage.

### **Licensing Requirements**

Mortgage associates are individuals that broker mortgages on behalf of a licensed mortgage brokerage. Mortgage associate applicants need to meet both education and experience requirements, or be exempt from these requirements, and be found suitable for licensing.

Under the Regulations, an individual is exempt from the mortgage associate education requirement if they have authorization as any of the following:

- British Columbia Sub-mortgage broker
- Alberta Mortgage Associate
- Manitoba Salesperson
- Ontario Mortgage Agent
- Québec Mortgage Broker
- Québec Fully Qualified Real Estate Broker
- New Brunswick Mortgage Associate

Individuals who do not hold one of the above authorizations are not exempted from the mortgage associate education and experience requirements, and need to demonstrate they meet the education and experience requirements when they apply for a licence. You can access a summary of the application and the supporting material requirements in the Mortgage Broker Associate Toolkit which has been included in "Appendix A" of this guide and is also available on our webpage.

If you are unsure of your specific licensing requirements or need additional help or guidance, please contact our office (see the "Contact Us" in this guide.)

## **Apply for a Licence**

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage associate in Saskatchewan.

Mortgage associates are individuals that broker mortgages on behalf of a licensed mortgage brokerage. Mortgage associate applicants need to meet education requirements and be found suitable for licensing. Mortgage associates are supervised by a mortgage broker with the brokerage. You can accesss a summary of the application and the supporting material requirements in the Mortgage Associate Licence Toolkit which has been included in "Appendix A" of this guide and is also available on our webpage.

To apply as a mortgage associate, you need to be invited by a Mortgage Brokerage. The invitation is sent from the Mortgage Brokerage's RLS account. You will receive an invitation by email and are then responsible for completing the licence application.

All applications made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your application. You will be notified of the status of an application (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

1. A "Mortgage Brokerage – Broker/Associate Invitation" will be sent from RLS on behalf of the mortgage brokerage.

FCAARLS@gov.sk.ca Mortgage Brokerage - Broker / Associate Invitation
You have been invited by the following mortgage brokerage to be a broker or associate for their brokerage: EXTERNAL USER GUIDE
Message from mortgage brokerage;
External User Guide MBMA
To respond to this invitation, you must click the "Respond to Enviration" botton below. After you have clicked that botton, you will be taken to the login page for the Financial and Consumer Affair Authority's (FCAA) enline Registration and Licensing System (RLS). If you do not have a User ID and password for RLS, you will need to create an account. Instructions related to using RLS can be found on our website:
If you are applying to be a mortgage broker, please visit this webpage: <u>http://tan.gov.kc.or/equilated-businesses-persons/persons/mortgage-brokers</u> if you are applying to be a mortgage associate, please visit this webpage: http://fcaa.gov.sk.co/regulated-businesses-persons/persons/mortgage_associates
If you have questions related to this invitation, please contact the above mortgage brokerage.
Please do not reply to this message as this email index is not monitored. If you need to contact the Consumer Credit Division of FCAA, please do to by email at fail@aver.ak.ca or by phone at (206) 787-6700.
Respond to Invitation

2. To accept the invitation, click the link in the email. In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one.

You will be brought to the RLS login page.



## FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	Θ

Enter your User ID and Password and click "Login".

3. You will be brought the invite screen. To continue with your application, click

Broker/Associate Invite         Brokerage Information         Brokerage Name EXTERNAL USER GUDE         DBA Name         The Brokerage listed above has stated that you are a Broker or Associate for their Brokerage. By accepting his invitation you are declamp that this is true.         Brokerage Invite Details         Invite Status         Pending Acceptance         Trin Name       External User         Envite Status       gunder atkinson@gov sk ca         Confirm Email Address       junder atkinson@gov sk ca         Message that will be inserted into the invitation email       External User Guide MBMA					// ?
Brokerage Information Brokerage Name: EXTERNAL USER GUIDE DAR Name: The Brokerage listed above has stated that you are a Broker or Associate for their Brokerage. By accepting this invitation you are declaring that this is true. Broker/Associate Invite Details Invite Status Pending Acceptance Are you inviting a new broker or associate or inviting an existing broker or Secondar Units Status Pending Acceptance Invite Status Last Name External User Last Name External Address Jumifer akinson@gov sk ca Message that will be inserted into the invitation email External User Guide MBMA Accept Invitation Reject Invitation Reject Invitation Reject Invitation Reject Invitation Reject Invitation		Broker/Associate Invite			
Biskeage Name: EXTERNAL USER OUIDE DBA Name: The Brokerage listed above has stated that you are a Broker or Associate for their Brokerage. By accepting this invitation you are declaring that this is true. Broker/Associate Invite Details Invite Status Pending Acceptance Aar you inviting a new broker or associate or inviting an existing broker or associate wirds licence is currently suspended? First Name External User Last Name External User Confirm Email Address initiation email External User Guide MBMA A Accept Invitation Reject Invitation Reject Invitation		Brokerage Information			
The Brokerage listed above has stated that you are a Broker or Associate for their Brokerage. By accepting this invitation you are declaring that this is true.   Broker/Associate Invite Details  Invite Status Pending Acceptance  Are you inviting a new broker or associate or inviting an existing broker or associate withos lisence is currently suspended?  Are you inviting a new broker or associate or inviting an existing broker or associate withos lisence is currently suspended?  Are you inviting a new broker or associate or inviting an existing broker or associate withos lisence is currently suspended?  First Name External User Last Name External Vaeros Confirm Enail Address Gondom External Vaeros External User Guide MBMA  Accept Invitation Reject Invitation Reject Invitation		Brokerage Name: EXTERNAL USER GUIDE DBA Name:			
Broker/Associate Invite Details		The Brokerage listed above has stated that you are a B	Broker or Associate for their Brokerage. By accepting th	is invitation you are declaring that this is true.	
Are you inviting a new broker or associate or inviting an existing broker or associate who's licence is currently suspended?       New         associate, who's licence is currently suspended?       External User         First Name       External User         Last Name       Broker         Confirm Email Address       jennifer atkinson@gov sk. ca         Message that will be inserted into the invitation email       External User Guide MBMA		Broker/Associate Invite Details			
Are you inviting a new broker or associate or inviting an existing an existing broker or associate or inviting an existing an existing broker or associate or inviting an existing an existing an existing an existing an existing an existing and				Invite Status Pending Acceptance	
First Name       External User         Last Name       Broker         Email Address       jennifer atkinson@gov sk ca         Confirm Email Address       jennifer atkinson@gov sk ca         Message that will be inserted into the invitation email       External User Guide MBMA		Are you inviting a new broker or associate or inviting an existing broker or associate, who's licence is currently suspended?	New		
Last Name Broker Email Address jennifer atkinson@gov.sk.ca Confirm Email Address jennifer atkinson@gov.sk.ca Message that will be inserted into the invitation email External User Guide MBMA Accept Invitation Reject Invitation		First Name	External User		
Email Address jennifer atkinson@gov.sk.ca Confirm Email Address jennifer atkinson@gov.sk.ca Message that will be inserted into the invitation email External User Guide MBMA Accept Invitation Reject Invitation		Last Name	Broker		
Confirm Email Address jennifer atkinson@gov.sk.ca Message that will be inserted into the invitation email External User Guide MBMA Accept Invitation Reject Invitation		Email Address	jennifer.atkinson@gov.sk.ca		
Accept Invitation Reject Invitation		Confirm Email Address	jennifer.atkinson@gov.sk.ca		
Accept Invitation Reject Invitation		Message that will be inserted into the invitation email	External User Guide MBMA		
Accept Invitation Reject Invitation					
		Accept Invitation Reject Invitation			
Account - CCD_MBROKER	Account - CCD_MBROKER				
Ge to my profile C	Go to my profile	0			

To continue with your application, click "Accept Invitation".

Mortgage Broker or Associate			1/2 ?
Step 1 Event	Step 1 122310-00 - MRT_ASC - NEW	Status Pending Submission	Save Next
Step 2 Business Activity	FCAA		1
Step 3 Suitability for Licensing	After completing the form click the  tube button on the right to proceed. Your information will be		Actions
Slep 4 Supporting Documents	Saved.		~
Step 5 Declaration	Submission instructions		1
	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Please take a moment to familiarize yourself with the licensing requirements and the inform of the submission (the "Steps") in advance. With you will not be able to submit the submiss You can also review information on our website at www.fcaa.gov.sk.ca. When on the mail if you have any questions about licensing requirements or about how to use RLS to make a	Licensing System (RLS). alion you will need to complete the submission process. You may wish to review the different pages on to FCAA, unit all required fields have been completed, you can view the screems at any time. FCAA webpage, please navigate to the appropriate program for further information. submission to FCAA, please contact us at <b>fid@gov.sk.ca</b> or ( <b>306</b> ) <b>787-6700</b> .	
	Submission Information		
	Submission Number 122310-00		
Contract Levin type     New Application  Primary Contact Information  The primary contact is the individual who will be receiving communications and information from the FCAA regarding this request. If you are the primary contact, please select "Yes" bein complete the remaining fields. If another individual should be the primary contact, please select "No" below and provide the required information.			
	Are you the primary contact person for this application?" Yes	No	
Account - CCD_MBROKER			
Log Out	3		

4. You will be brought to the first step of your application – "Event".

On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it;
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Actions

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

5. Confirm that you are the primary contact. If you are not the primary contact, click "No" and provide the contact information for the primary contact.

Mortgage Broker or Associate	≡ 🎢		// ?		
Step 1 Event	Step 1 122310-00 - MRT_ASC - NEW	Status Pending Submission	Save		
Step 2 Business Activity	FCAA		~		
Step 3 Suitability for Licensing	After completing the form click the	mation will be	Actions		
Step 4 Supporting Documents	saved.	manon wii be			
Step 5 Declaration	Submission instructions				
	Please take a moment to familiarize yourself with the licensing requirements and the information and Extensing Josefin (RCS). Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will no be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at an time. You can also review information on our website at <b>www.fcaa.gov.sk.ca</b> . When on the main FCAA webpage, please navigate to the appropriate program for further information. If you have any questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us at <b>fid@gov.sk.ca</b> or <b>(306) 787-6700</b> .				
	Submission Information Submission Number	122310-00			
	Licence Event Type	New Application			
	Primary Contact Information The primary contact is the individual who will be receiving communications and information from the FCAA regarding this request. If you are the primary contact, please select "Yes" below and provide the required information. Are you the primary contact person for this application? Prefix First Name* Last Name* Middle Name				
Account - CCD_MBROKER	Title / Position				
Go to my profile	Email Address*	Please enter a valid email address.			
Log Out	Phone Number*	le v u	_		

The individual listed as the primary contact for the application will receive emails and may be contacted by our office regarding the application and/or licence.

Once the primary contact information has been completed, click on the next arrow button on the right side of the application.



6. You will be brought to the "Business Activity" step of your application.

Mortgage Broker or Associate		// ?
Step 1 Event	Step 2 Business Activity	Save E
Step 2 Business Activity	FCAA	Prev
Step 3 Suitability for Licensing		~
Step 4 Supporting Documents	After completing the form click the A button on the right to proceed. Your information will be saved. 122310-00 -	
Step 5 Declaration	Business Activity Information Name of Applicant:	
	Prefix     First Name*     Middle Name     Last Name*       Previous Legal Name(s)     Also known as name(s)       Previous Legal Name(s)     Also known as name(s)       Are you applying to be an associate or a broker?*     Broker       Mortgage Brokerage you will be acting on behalf of:     Licensee Name: EXTERNAL USER GUIDE. Operating Name: N/A       Mailing Address Information     Image Brokerage you address? Enable Manual Entry	
	Street* City*	
	Postal Code* Province/State* SASKATCHEWAN	
Account - CCD_MBROKER	Telephone* Fax* Email*	
Go to my profile		

Answer the questions accurately and completely and upload all requested supporting documentation. Please refer to the Mortgage Broker/Associate Licence Toolkit for specific guidance on the application fields and supporting material requirements.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

7. On the "Suitability for Licensing" step, you will need to answer the questions and upload a criminal record check.

Mortgage Broker or Associate	= #		
Step 1 Event	Step 3 Suitability for Licensing		
Step 2 Business Activity	• FCAA		
Step 3 Suitability for Licensing			
Stop 4	After completing the form click the  button on the right to proceed. Your info 122310-00 - External Guide	rmation will t	saved.
Supporting Documents	Criminal Record Details		
Declaration			
	During the past ten years, have you:		
	Had a civil action or administrative proceeding brought against you alleging fraud, breach of trust, deceit or misrepresentation?"	Yes	No
	Been charged with an offence pursuant to any law of any jurisdiction, excluding traffic offences?*	Yes	No
	Been convicted of a criminal offence?*	Yes	No
	Been convicted of violating any securities, insurance, trust and loan, mortgage brokers, loan brokers, real estate or consumer protection	Yes	No
	legislation?" Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptry?"	Yes	No
	Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province. territory, state or country?	Yes	No
	Been the subject of disciplinary action by any licensing regulatory	Yes	No
	During the past ten years, have you been a partner, director, officer or su	ibstantial sh	reholder (1
	Had a civil action or administrative proceeding brought against it alleging fraud, breach of trust, deceit or misrepresentation?*	Yes	No
	Been charged with an offence pursuant to any law of any jurisdiction, excluding traffic offences?*	Yes	No
	Been convicted of a criminal offence?*	Yes	No
	Been convicted of violating any securities, insurance, trust and loan, mortgage brokers, loan brokers, real estate or consumer protection legislation?*	Yes	No
	Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy?*	Yes	No
	Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country?"	Yes	No
	Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?*	Yes	No
	Been the subject of disciplinary action by any lecensing regulatory authority under the laws of any province, territory, state or country?" If you have any additional information or if you answered "Yes" to any of information, details and specifics including dates, fines imposed and act	Yes I the above of dons taken. Add a Si	No uestions pl le sure to la pporting Do
	Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?" If you have any additional information or if you answered "Yes" to any or information, details and specifics including dates, fines imposed and act	Yes the above e dions taken. Add a Se	No uestions pl le sure to la pporting Do
Account - CCD_MBROKER	Been the subject of disciplinary action by any levensing regulatory authority under the laws of any province, territory, state or country?" If you have any additional information or if you answered "Yes" to any or information, details and specifics including dates, fines imposed and act	Yes the above of dons taken. Add a So Add a Cr	No uestions pl e sure to la pporting Do
Account - CCD_MBROKER Go to my profile	Been the subject of disciplinary action by any levensing regulatory authority under the laws of any province, territory, state or country?" If you have any additional information or if you answered "Yes" to any or information, details and specifics including dates, fines imposed and action Criminal Record Checks	Yes I the above of clons taken. Add a So Add a Cr	No uestions pile sure to la poporting Do

Criminal record checks should be dated no earlier than 3 months from the date you submit the application to us.

If a criminal record check is required, persons resident in Canada will need to obtain it from any police agency (RCMP, municipal police in any province) or a credit reporting agency registered in Saskatchewan. You can obtain a list of registered credit reporting agencies under the Consumer Protection heading at <a href="https://fcaa.gov.sk.ca/fcaa411">https://fcaa.gov.sk.ca/fcaa411</a>.

Persons who are not resident in Canada can provide a CRC from a police agency, or another provider. If using another provider, applicants should contact the appropriate regulatory division at the FCAA (<u>https://fcaa.gov.sk.ca/contact-us</u>) to ensure that provider will be acceptable.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

8. You will be brought to the "Supporting Documents" step. Upload all the requested supporting documentation.

Mortgage Broker or Associate		?
Step 1 Event	Step 4 Supporting Documents	Save Next
Step 2 Business Activity	FCAA	No. 1
Step 3 Suitability for Licensing	After completing the form click the 📌 button on the right to proceed. Your information will be saved.	
Step 4 Supporting Documents	122310-00 - External Guide	
Slep 5 Declaration	Supporting Materials Upload the names, addresses and phone number for three references, together with an authorization for the Superintendent to contact these references* Do you have any other supporting information regarding this application?* Yes No	
Account - CCD_MBROKER		
Go to my profile		

Please refer to the Mortgage Broker/Associate Licence Toolkit for specific guidance on the application fields and supporting material requirements.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

9. The final step in the application is the "Declaration" step. You will need to read and complete the Statutory Declaration form. A link to the declaration form is provided on this page.

Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a Commissioner for Oaths or Notary Public.

Mortgage Broker or Associate			?
Step 1 Event	Ø	Stop 5 Declaration Submit to Brokerage	
Step 2 Business Activity	Ø	FCAA	<b>≈</b>
Step 3 Suitability for Licensing	۲	122310.00 . External Guide	~
Step 4 Supporting Documents	0	Submission Instructions	
Account aCCD MBRDKER		Proor to checking "I Agree" and clicking the "Submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission. By checking "I Agree" and clicking the "Submit to FCAA" button, the following will occur: The submission will be forwarded to FCAA for review; The submission will be locked down and the submitter/applicant will not be able to make any changes to the submission. The submission will be locked down and the submitter/applicant will not be able to make any changes to the submission will be submission will be available for updates. The submission will be forwarded to FCAA for review; The submission will be forwarded to FCAA completing this review, the submitter/applicant is encourage to the submission may not be considered complete until the applicant will need to contact FCAA directly. After checking "I Agree" and clicking the "Submit to FCAA" button, an invoice will be created. A submission may not be considered complete until the application fees have been remitted to FCAA.  I Agree" Please upload the completed Statutory Declaration.  Upload File Click here for the Statutory Declaration Form to be completed and uploaded by the applicant.  Submit to Brokerage	
Account - CCD_MBROKER			
Go to my profile	0		
Log Out	0		

Click the "I Agree" box to agree to it.

Click "Submit to Brokerage".

10. A notification will be sent from RLS to the brokerage that sent the invitation. Once the brokerage has reviewed your application, you will be prompted to pay for the application and licence fees and submit your application to our office for review.

Mortgage Broker or Associate		≡ 🐔	
Step 1 Event	ø	Step 5 Declaration	
Step 2 Business Activity	ø	FCAA	
Step 3 Suitability for Licensing	ø	122310.00 - External Guide	
Step 4 Supporting Documents	ø	Submission Instructions	
		By checking "I Agree" and clicking the "Submit to FCAA" button, • The submission will be forwarded to FCAA for review, • The submission will be locked down and the submitter/application • If FCAA identifies changes or requires additional information, • If prior to FCAA completing this review, the submitter/application After checking "I Agree" and clicking the "Submit to FCAA" buttor FCAA.	the following will occur: nt will not be able to make any changes to the submission, the submission will be returned to the submitter/applicant (via RLS) and the submission will be available for updates, it dentifies changes or wishes to provide additional information the submitter/applicant will need to contact FCAA directly an, an invoice will be created. A submission may not be considered complete until the application fees have been remitted to
		Yes	07-Oct-2019
		Please upload the completed Statutory Declaration.	External_User_Guide docx Covenioad File
		The Brokerage has been notified and is reviewing your submi applicatio	Click here for the Statutory Declaration Form to be completed and uploaded by the applicant salon. You will be notified when the Brokerage has completed that review. At which time you will be prompted to pay the n and licence fees, if any, and submit your application to the FCAA. Thank you. Black to Home
Account - CCD_MBROKER	0		
Los Out	0		

You can navigate to your RLS home screen or log out of RLS. Please refer to the RLS Basics Guide for additional information on navigating the RLS dashboard.

11. You can print a copy your completed application from your browser if you need to reference it or would like to keep a copy for your records.

Actions

Using the navigation portal on the left side of the screen, you can move to the first step of your application "Event" by clicking on it. You will be brought back to the licence screen.

On the right side of the screen, click the "Action" button and select "Print Submission".

12. You can see if your licence is in progress or requires more information from the RLS home screen.

The "My Submissions in Review" portal list includes all submissions that you have successfully submitted to FCAA for review.

The "My Pending Submissions" includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

### **Request for More Information**

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent"). In carrying out the review of your submission, the Superintendent may require clarification or additional information. You will be notified by email if the Superintendent is requesting more information regarding your submission.

You can also see if your licence is in progress or requires more information from the RLS home screen using the portals on the right side of the screen:

- The "My Submissions in Review" portal list includes all submissions that you have successfully submitted to FCAA for review.
- The "My Pending Submissions" includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.



In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

Please ensure that the email address in your RLS account information is checked regularly as all communications from our office will be sent to this email address. To ensure that you receive all of your RLS account communications, please add the RLS email address <u>fcaarls@gov.sk.ca</u> to your contact list.

## 1. A "More Information Request" email will be sent from RLS if more information is required to complete the review of your submission.



Thank you.

2. To access the RLS login page, go to <u>https://fcaa.saskatchwan.ca</u> or click the link to the RLS login page from the email.



## FCAA Registration and Licensing System

Welcome to FCAA RLS		
User ID		
Password		
Login	Register	
Forgot your password?		

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

3. Click the link for the submission that requires more information from the "My Pending Submissions" portal on the right side of the home screen.

Please note that it may take a few seconds for the submission to load.



4. You will be brought to the licence screen. Each step in the submission that requires clarification or additional information will be highlighted in yellow and instructions will be available for completing each step.

Mortgage Brokerage with Endorsement	≡ 🐔				紧?
Step 1 Event	Step 1 122313-00 - MRT_END - NEW		Requested m	Status ore information	Tiest
Step 2 Business Activity	FCAA				~
Step 3 Supporting Documents	After completion the form click the	and Your information will be			Actions
Step 4 Declaration	saved.	ced. Tour monnauon will be			
Step 5 Invoice	Submission instructions				
	pages of the submission (the "Steps") in advance. While yo time You can also review information on our website at we If you have any questions about licensing requirements or a Submission Information Submission Number Licence Event Type	viiil not be able to submit the sub wrfcaa.gov.sk.ca. When on the m bout how to use RLS to make a su 122313-00 New Application	mission to FCAA until all required fields have bee nain FCAA webpage, please navigate to the appre ubmission to FCAA, please contact us at <b>fid@gov</b>	in completed, you can view the screens at any pprate program for further information.	
	Primary Contact Information The primary contact is the individual who will be receiving c and complete the remaining fields. If another individual sho Are you the primary contact person for this application? <sup>4</sup>	ommunications and information fro id be the primary contact, please	Im the FCAA regarding this request. If you are the select "No" below and provide the required inform	primary contact, please select "Yes" below abon.	
	Prefix First Name	Tes No	Last Name*	Middle Name	
	© External		User		
Account - CCD_TD2TEST	Title / Position*				
Go to my profile	Email Address*				
Log Out	Phone Number*				

The submission steps where changes or additional information are not required will be shown in green and are locked down.

You can navigate to the submission steps that require more information using the navigation panel on the left hand side of the screen by clicking on each yellow step. You can also move through the submission using the next and previous arrows on the right side of the screen.

You will only be able to make changes to the steps that are highlighted in yellow and the rest of the application is locked down. If you need to make changes to information on a submission step that is locked (i.e. shown in green and not yellow), please contact our office (see the "Contact Us" in this guide).

Once you have completed all changes or provided the required supporting documents, use the next arrow button to proceed to the "Declaration" step of the submission.

5. On the "Declaration" step you will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

Click "Submit to FCAA".

6. You can print a copy of your updated submission from your browser if you need to reference it or would like to keep a copy for your records.

On the right side of the licence screen click the "Action" button and select "Print Submission".

Mortgage Brokerage with Endorsement				
Step 1 Event	Step 1 122313-00 - MRT_END - N	IEW		Status In Review
Step 2 Business Activity	• FCAA			
Step 3 Supporting Documents	After completing the form click the  the	button on the right to proceed. Your informal	tion will be	
Step 4 Declaration	Saved.			
Step 5 Invoice				
	If you have any questions about lice Submission Information	ensing requirements or about how to use RI	LS to make a submission to FCAA, please cont	tact us at fid@gov.sk.ca or (306) 787-6700.
	Submission Number		122313-00	
	Licence Event Type		New Application	
	Primary Contact Information			
	The primary contact is the individual and complete the remaining fields. I	al who will be receiving communications and If another individual should be the primary of	I information from the FCAA regarding this required to the second s	uest. If you are the primary contact, please select "Yes" below he required information.
	Are you the primary contact person	for this application?	Yes	
	Prefix	First Name External	Last Name User	Middle Name
	Title / Position			
Account - CCD_TD2TEST	Empil Address			
Account - CCD_TD2TEST Go to my profile	C Email Address			

### **Print a Licence**

In order to print your licence, you will need to have an RLS account already. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

#### 1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



## FCAA Registration and Licensing System

Welcome to FCAA RLS			
User ID			
Password			
Login	Register		
Forgot your password?			

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal on the right hand side.

Welcome to FCAA Registration and Licensing System		?
FCAA Registration and Licensing System         This is the Navigation Panel. This area is dynamic based on your place. In the application and can be used as a primary tool to navgate subsections of the application.         Use the	Your Licences / Registrations / Endorsement's /Film Classification       Apply for a Licence / Registration / Endorsement's /Film Classification       My Submissions in Review         Wy Active Licences / Registrations       My Active Licences / Registrations         Wy Licences / Registrations that Require Action	000000000000000000000000000000000000000
Account - CCD_TD2TEST		
Log Out	······································	

3. Click the link for the Mortgage Associate licence.

Please note that it may take a few seconds for the licence information to load.



4. You will be brought to the licence screen. Ensure that your pop-up blocker is disabled or you can permit pop-ups from this site.

<ul> <li>Start typing to liter list.</li> </ul>		2 ?
Mortgage Broker/Associate Licence - 1	Mortgage Broker/Associate Licence - 100652	Status
Licence Events 1		Active
Notifications	FCAA	View Licence
		Provide Information Update
	Licence Information	· · · · · · · · · · · · · · · · · · ·
	Licence Type	Mortgage Broken/Associate
	Licence #	100652
	Licensee Name	
	Date of Issue	08-Mar-2019
	Expiry Date	30-Jun-2020
	Next Expected Submission	Mortgage Broker or Associate Annual Return Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.
	Next Expected Annual Return / Renewal Due Date	01-Jul-2020
Account - CCD_MBROKER		
Go to my profile	0	
Log Out	8	

Click the "View Licence" button on the right hand side.

5. Your licence will pop-up in a new window. Ensure that you have a PDF viewer or reader installed on your computer. From the pop-up window you can print your licence.

<ul> <li>Shart typing to filter Int.</li> </ul>		2 ?
Mortgage Broker/Associate Licence - 1 Licence Events   Notifications	Mortgage Broker/Ass     O 1- Google Chrome     O     CALL     CALL	
	Licence Information         Licence Type         Licence 3         Locase Name         Dependent Name         Next Expected Submission         Next Expected Annual Refur         Construct Notest         Construction Notest         Construction Notest         Dependent Name         Next Expected Annual Refur         Constituent Note         Constituent Note         Constituent Note	By only mentions + contact FCAA for
Account - CCD_MBROKER Go to ny profile		

### **Provide Information Update**

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage associate in Saskatchewan. The Act also requires mortgage associates to provide notification of significant changes to your business.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



Welcome to FCAA RLS			
User ID			
Password			
Login	Register		
Forgot your password?			

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal on the right hand side.

Welcome to FCAA Registration and Licensing System		》?
This is the <b>Navigation Panel</b> . This area is		
can be used as a primary tool to navigate subsections of the application.	My Pending Submissions	0
=	H Submissions in Review	0
Use the button to toggle the panel open or closed.	Your Licences / Apply for a Licence / Your Emit Registrations / Registration / Registration / Comment	0
	Endorsements / Film Endorsement / Or Film Classifications that Require Action	0
At the bottom of this navigation panel you can find your account options, including log out.		
Account - CCD_TD2TEST		
Go to my profile		
Log Out		

3. Click on the link for the licence that you would like to update. Please note that it may take a few seconds for the licence information to load.



4. You will be brought to the licence screen. Click on "Provide Information Update".

<ul> <li>Start typing to liter list.</li> </ul>	≡ #	<u>爆</u> ?
Mortgage Broken/Associate Licence - 1 Licence Events 1 >	Mortgage Broker/Associate Licence - 100652	Status Active
Notifications	FCAA	View Licence
		Provide Information Update
	Licence Information	
	Licence Type	Mortgage Broken/Associate
	Licence #	100052
	Licensee Name	
	Date of Issue	08-Mar-2019
	Expiry Date	30-Jun-2020
	Next Expected Submission	Mortgage Broker or Associate Annual Return Note: The "Next Expected Submission" is provided for ease of reference purposes only typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.
	Next Expected Annual Return / Renewal Due Date	01-Jul-2020
Account - CCD_MBROKER		
Go to my profile		

5.You will be brought to the first page of the licence event.

Mortgage Broker or Associate	≡ 🐔	<u>الأ</u> ر ؟
Step 1 Event	Step 1 121724-01 - MRT_ASC - CHNG	Pending Submission
Step 2 Susiness Activity	FCAA	R
Step 3 Suitability for Licensing	After completing the form click the    button on the right to proceed. Your information w	n will be saved.
Step 4 Supporting Documents	Submission Instructions	
Step 5 Declaration	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registrat	tration and Licensing System (RLS).
	Prease take a moment to familiarize gourser win the licensing requirements and the submission (the "Steps") in advance. While you will not be able to submit the submit information on our vebsile at www.feaa.gov.sk.ca. When on the main FCAA webp If you have any questions about licensing requirements or about how to use RLS to Submission Information.	the information you will need to complete the submission process. You may wisn to review the otherent pages of the mission to FCAA trutial arequired fields have been completed, you can view the screens at any time. You can also review abgage, please navigate to the appropriate program for further information. It omake a submission to FCAA, please contact us at <b>fid@gov.sk.ca</b> or (306) 787-6700.
	Submission Number	121724-01
	Licence Event Type	Information Update
	Primary Contact Information	
	The primary contact is the individual who will be receiving communications and infor remaining fields. If another individual should be the primary contact, please select "h	formation from the FCAA regarding this request. If you are the primary contact, please select "Yes" below and complete the at "No" below and provide the required information.
	Are you the primary contact person for this application?*	Yes No
Assessment CCD MRDOKED	Prefix First Name*	Last Name* Middle Name
Go to my profile	<ul> <li>External</li> </ul>	User
Log Out	Title / Position	

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it;
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Actions

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

Click the next arrow button on the right side of the application until you reach the application step you would like to change information on.

6. Click the "Make Changes" button to unlock the application step you would like to change the information on.

Mortgage Broker or Associate	≡ 🐔				<u>k</u> ?
Ship f Event	Business Activity			Make Changes	
Step 2 Business Activity	FCAA				
Step 3 Suitability for Licensing	After completing the form click the 📥 ba	ition on the right to proceed. Your information w	il be saved		~
Step 4 Supporting Documents	121724-01 - Kit Kat				
Step 5 Declaration	Business Activity Information				
Cectaration	Name of Applicant:				
	Prefix	First Name	Middle Name	Last Name	
	Previous Legal Name(s)	Previous Legal Name(s) Also known as name(s)			
	Mortgage Brokerage you will be actin	ng on behalf of	Licensee Name: MARCH 5, 2019 MORTGAGE BROKERAGE LLP, Operating Name: DBA 1		
	Is this application being completed fo Mortgage Brokerage?	Is this application being completed for the Proposed Principal Broker of the Mortgage Brokerage?			
	Mailing Address Information				
	Mailing Address Lookup		VALID		
	Street		601-1919 SASKATCHEWAN DR		
	City		REGINA		
	Postal Code		S4P 4H2		
	Province/State		SASKATCHEWAN		
	Telephone (854) 654-8546 54	Fax (654) 654-65	54 6546	Email asdfadf@ca.ca	
Account CCD MBROKER	Business Address				
Go to my profile	Same as mailing address above?				
Log Out	Web Address (if applicable)				

Change the information or documentation on the application step as you need to.

Click the next arrow button on the right side of the application, and continue to review and answer all questions on each step of the application.

7. On the "Declaration" step you will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.



Click "Submit to FCAA".

8. Our office will review the filing and communicate using the email address and contact information you provided to us at the beginning of the filing.

You can see if your licence is in progress or requires more information from the RLS home screen under the "My Submissions in Review" portal. This list includes all submissions that you have successfully submitted to FCAA for review.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

### Submit Annual Return

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage associate in Saskatchewan. The Act also requires mortgage associates to provide notification of significant changes to your business.

Once you are licensed as a mortgage associate, you must comply with all aspects of the legislation. Mortgage associates are responsible for ensuring they are familiar with and in compliance with all legislative requirements, including annual, ongoing and notification requirements.

Annual returns are due June 30 of every year, as is the annual fee. You are able to start your annual return submission in RLS one month prior to the due date (i.e. June 1 of each year). You can access a summary of the requirements and supporting materials required in the Mortgage Broker Associate Licence Toolkit and also on our webpage.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



## FCAA Registration and Licensing System

Welcome to FCAA RLS			
User ID			
Password			
Login	Register		
Forgot your password?			

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Licences/Registrations that Require Action" portal.

Click on the link for the licence that you would like to make a submission for. Please note that it may take a few seconds for the licence screen to load.



3. You will be brought to the licence screen. Click on the "Start Annual Return" button.

Margage Broker/Associate Licence - 100659       Sume         Loose Events       Sume         Votification       Nortgage Broker/Associate Licence - 100659         Construction       State Annual Return         Construction       State Annual Return         Construction       State Annual Return         Licence Information       State Annual Return         Licence Type       Mortgage Broker/Associate         Licence Type       Mortgage Broker/Associate         Licence Type       Mortgage Broker/Associate         Licence Type       Mortgage Broker/Associate         Licence Type       State Annual Return         Date of Issue       Get Mar: 2019         Expry Date       Sociane Annual Return         Next Expected Annual Return / Renewal Due Date       Sociane Annual Return         Next Expected Annual Return / Renewal Due Date       Sociane 2019	<ul> <li>Start typing to little list.</li> </ul>	≡ 🐔	<u>∦</u> ?
Lenses Frence       Active         Notification       View Lience         Lience Information       Notification         Lience Information       Notification         Lience Information       Mortgage Broken/Associate         Lience R       10050         Lience S       004 or 1/sue       004 war-2010         Expry Date       30-Jun-2020       Mortgage Broken / Associate Annual Return         Next Expected Submission       Mortgage Broken / Associate Annual Return       Next Expected Submission: In Provide Date Submissi	Mortgage BrokeriAssociate Licence - 1	Mortgage Broker/Associate Licence - 100659	Status
Notification         New Litence           Litence Information         Litence Type         Mortgage Broker/Associate           Litence Type         Mortgage Broker/Associate         Litence           Litence Type         Mortgage Broker/Associate         Litence           Litence Type         06 Mar.2019         Litence Type         Litence Type           New Experiment         06 Mar.2019         Date of Issue         Do June 2020           Next Expected Submission         Mortgage Broker of Associate Submission's grounded for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not refect all required filings or submissions. Please contact FCAA for details.           Next Expected Annual Return / Renewal Due Date         10-Mar.2019	Licence Events 3		Active
Licence Information       Start Annual Return         Licence Type       Mortgage Broker/Associate         Licence Type       Mortgage Broker/Associate         Licence #       05059         Licence Name       0         Date of Issue       06 Mar.2019         Exprry Date       30-Jun-2020         Next Expected Submission       Mortgage Broker of Associate Annual Return Annual return / renewal, and may not reflect all required Silengs or submissions. Please contact FCAA for details.         Next Expected Annual Return / Renewal Due Date       10-Jun-2019	Notifications	FCAA	View Licence
Licence Information         Licence Type       Mortgage Broker/Associate         Licence Type       Mortgage Broker/Associate         Licence W       100559         Licence Name       Date of Issue         Date of Issue       06 Mar.2010         Expry Date       30-June 2020         Next Expected Submission       Mortgage Broker of Associate Annual Return Annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.         Next Expected Annual Return / Renewal Due Date       10-Jule-2019			Start Annual Return
Licence Type     Mortgage Binker/Kasociate       Licence #     100559       Licence #     06569       Licence #     06 Man-2019       Date of Issue     06 Man-2019       Exory Date     30-Jun-2020       Next Expected Submission     Mortgage Binker of Associate Annual Return I return / reterval, and may not reflect all required filings or submissions. Please contact FICAA for details.       Next Expected Annual Return / Renewal Due Date     16-Man-2019		Licence Information	
Licence #     100559       Licensee Name     06 Mar:2019       Date of Issue     06 Mar:2019       Expry Date     06 Jan:2020       Next Exprected Submission     Mortgage Breker of Associate Annual Return Note: The "Next Expected Submission" is grounded for ease of reference purposes only, typically only mentions the next annual return / remeval, and may not reflect all required filings or submissions, Please contact FCAA for details.       Next Expected Annual Return / Renewal Due Date     16 Nai:-2019		Licence Type	Mortgage Brokest/Associate
Licensee Name Date of Issue Date of Issue Control of Issue Date of Issue		Licence #	100659
Date of Issue     05 Mar-2019       Expry Date     30-Jun-2020       Next Expected Submission     Mortgage Broker of Associate Annual Return Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.       Next Expected Annual Return / Renewal Due Date     10-Mar-2019		Licensee Name	
Expiry Date     30-Jun-2020       Next Expected Submission     Mortgage Broker or Associate Annual Return       Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.       Next Expected Annual Return / Renewal Due Date     10-Atar-2019		Date of Issue	06-Mar 2019
Next Expected Submission         Mostgage Direker or Associate Annual Return           Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.           Next Expected Annual Return / Renewal Due Date         104Mar-2019		Expiry Date	30-Jun 2020
Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details Next Expected Annual Return / Renewal Due Date 164Mai-2019		Next Expected Submission	Mortgage Broker or Associate Annual Return
Next Expected Annual Return / Renewal Due Date 10-Mar-2019			Note: The 'Next Expected Submission' is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.
		Next Expected Annual Return / Renewal Due Date	10-Mair-2019
Account - CCD_MBROKER	Account - CCD_MBROKER		
Go to wy profile	Go to my profile	0	

4. You will be brought to the first step of your annual return application – "Event".

Mortgage Broker or Associate	≡ 🐔	<u>k</u> ?,		
Step 1 Event	Step 1 121741-03 - MRT_ASC - RNWL	Pending Submission		
Step 3 Business Activity	FCAA	<u>~</u>		
Step 4 Suitability for Licensing	After completing the form click the 🖈 button on the right to proceed. Your information w	will be saved.		
Step 5 Supporting Documents	Submission Instructions			
	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS). Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Signs") in advance. While you will not be able to submit the submission to FCAA until all require fields have been completed, you can view the screens at any time. You can also review information on our veision advance, acc. When on the main FCAA webges, please navages to the appropriate program for further information. If you have any questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us at <b>fid@gov.sk.ca</b> or <b>(306) 787-6700</b> .			
	Submission Information Submission Number	121741-03		
	Licence Event Type	Annual Return		
	Primary Contact Information The primary contact is the individual who will be receiving communications and information from the FCAA regarding this request. If you are the primary contact, please select "Yes" below and complete the remaining fields. If another individual should be the primary contact, please select "No" below and provide the required information. Are you the primary contact person for this application?*			
	Prefix First Name*	Last Name" Middle Name		
Account - CCD_MBROKER	Cutomal			
Go to my profile	External	USCI		
Log Out	Title / Position			

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it;
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Actions

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

5. Confirm that you are the primary contact. If you are not the primary contact, click "No" and provide the contact information for the primary contact.

Mortgage Broker or Associate		<u>//</u>	?	
Step 1 Event	Step 1 121741-03 - MRT_ASC - RNWL	Status Pending Submission		
Step 3 Business Activity	FCAA	······································	^	
Step 4 Suitability for Licensing	After completing the form click the 📣 button on the right to proceed. Your information will	be saved.	tions	
Step 5 Supporting Documents	Submission Instructions			
	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS). Please take a moveme to finalinize system (White Vesting requirements and the information you will lead to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission FCAA until all required fields have been completed, you can vew the screens at any time. You can also review information on our vesting vestica. When on the main FCAA weeplace to the appropriate program for further information. If you have any questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us at <b>fid@gov.sk.ca</b> or ( <b>306) 787-6700</b> .			
	Submission Number	121741-03		
	Licence Event Type	Annual Return		
	Primary Contact Information			
	The primary contact is the individual who will be receiving to the primary contact, please select "Yes" below and complete the remaining fields. If another individual should be the primary contact, please select "Yes" below and complete the No" below and provide the required information.			
	Are you the primary contact person for this application?*	Yes No	J	
	Prefix First Name*	Last Name* Middle Name		
Account - CCD_MBROKER	External	User		
Log Out	Title / Position			

The individual listed as the primary contact for the annual return submission will receive emails and may be contacted by our office regarding the filing and/or licence.

Click on the next arrow button on the right side of the annual return submission.

6. Review all of the information and documentation on each step of the annual return application. If nothing has changed, click the next arrow button to move to the next step of the application.

Review each step and make sure you have answered all of the questions accurately and completely and uploaded all supporting documentation required.

7. On the "Declaration" step you will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

Mortgage Broker or Associate		// ?
Step 1 Event	Step 6 Declaration	Save
Step 2 Annual Return Info	FCAA	Prev
Step 3 Step 3 Step 3	121741-03 - External User	•
Step 4 Suitability for Licensing	Submission Instructions	
Step 5 Supporting Documents	I am aware that it is an offence to make a false or misleading statement to the Superintendent under The Morlgage Brokerages and Morlgage Administrators Act (the "Act").	1
Step 6 Declaration	All information provided in this annual return is true and reflects any changes in the reporting period from that previously reported in the licence application or preceding annual return submitted by me. All other information provided to the Superintendent in the licence application or preceding annual return remains accurate.  I have compiled with the Act in the reporting period  I Agree*  Submit to FCAA	
Account - CCD_MBROKER		
Go to my profile		

Click "Submit to FCAA".
8. You will be brought to the "Invoice" step.

Mortgage Broker or Associate		≡ 🎢						
Step 1 Event	۲	Step 7 Invoice - 001804				Status Pending		Next
Step 2 Annual Return Info	۲					Print Invoice		C E O
Step 3 Business Activity	۲							4
Step 4 Suitability for Licensing	۲	FCAA						
Step 5 Supporting Documents	ø	Order Details Order Description:			Merchant Nar	me: FCAA		
Step 6 Declaration	0	Annual Return – Licence #100659 - Submission #121741-03 Item Details:			Merchant URI	L: https://fcaa-uat.saskatchewan	ca/	
Step 7		Description	Product Code	Quantity	Price	e	Subtotal	
Invoice	_	Mortgage Broker or Associate Annual Return	1	1	\$400	0.00	\$400.00	
					GST	1	\$0.00	
					PST		\$0.00	
					HST		\$0.00	
					Ship	oping Cost:	\$0.00	
					Char	rge Total:	\$400.00 (CAD)	
		Payable Information						
			If the invoice	amount is less than \$2,500, th	hen you can pay as follows:			
			1. Online usi	ng Interac Online, VISA, or Ma	asterCard – Please click "Proceed	to Online Payment"		
			2. Via Chequ	e - Please print this invoice pa	age and attach a cheque payable t	to:		
			Minister of I Consumer C Suite 601, 19 Regina SK S	inance redit Division, Financial and C 19 Saskatchewan Drive 4P 4H2	onsumer Affairs Authority of Sask	atchewan		
			If the invoice	amount is \$2,500 or greater, t	hen you must pay via cheque.			
Account - CCD_MBROKER		Moneris Interac Online VISA MasterCard					Proceed to Payment	
Go to my profile	0							
Log Out	63	by pressing "Proceed to Payment" you will be transferred to an external						

An annual return fee must be submitted along with your application. Online payment options are only available for invoices that are less than \$2,500. Payments greater than \$2,500 must be made by cheque and are payable to the Minister of Finance.

If you are paying by cheque, print and attach a copy of this invoice to the cheque payment. Cheques along with a copy of the RLS invoice can be mailed to our office at:

Financial and Consumer Affairs Authority – Consumer Credit Division Suite 601, 1919 Saskatchewan Drive Regina, Saskatchewan S4P 4H2

Once payment has been received by our office, we will review your licence application. Our office will communicate using the email address and contact information you provided to us at the beginning of the application.

Click the "Proceed to Payment" to complete the online payment. By clicking "Proceed to Payment" you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed "Charge Total". You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.* 

If you are paying by cheque, click the next arrow button on the right side of the application.

9. Our office will review the annual submission and communicate using the email address and contact information you provided us at the beginning of the submission.

You can see if your submission is in progress or requires more information from the RLS home screen under the "My Submissions in Review" portal. This list includes all submissions that you have successfully submitted to FCAA for review.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your annual return is approved, you will receive an approval completion email notice and can login to print your licence.

### **Transferring Brokerages**

Licensed mortgage associates who wish to transfer brokerages trigger the automatic suspension provisions of *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act"). If you would like to resign from your current brokerage your licence will be automatically suspended and you will have to apply for reinstatement and pay the reinstatement fee.

Mortgage brokerages are required to make a termination submission to the Superintendent which will automatically suspend your associate licence. To be reinstated under a different mortgage brokerage, you need to be invited by a Mortgage Brokerage. The invitation is sent from the Mortgage Brokerage's RLS account. You will receive an invitation by email and are then responsible for completing the licence reinstatement application.

If you are unsure of your specific requirements or need additional help or guidance, please contact our office (see the "Contact Us" in this guide) or review the guidance available on our webpage.

# **Mortgage Brokers**

This section of the guide is specific to mortgage brokers to provide guidance on specific mortgage broker processes. If you are not currently licensed as a mortgage broker or seeking licensing as a mortgage broker, please refer the appropriate section of this guide.

### **Compliance with Legislation**

The Mortgage Brokerages and Mortgage Administrators Act (the "Act") and The Mortgage Brokerages and Mortgage Administrators Regulations (the "Regulations") provide the legislative framework for the regulation of mortgage brokerages, brokers, associates and mortgage administrators in Saskatchewan. The Act applies to all persons carrying on the business of brokering or administering mortgages in Saskatchewan.

Once you are licensed as a mortgage broker, you must comply with all aspects of the legislation. Mortgage brokers are responsible for ensuring they are familiar with and in compliance with all legislative requirements, including annual, ongoing and notification requirements. If you are unsure of your specific legislative requirements or need additional help or guidance, please contact our office (see the "Contact Us" in this guide) or review the guidance available on our webpage.

#### **Licensing Requirements**

Mortgage brokers are individuals that broker mortgages on behalf of a licensed mortgage brokerage. Mortgage broker applicants need to meet both education and experience requirements, or be exempt from these requirements, and be found suitable for licensing.

Under the Regulations, an individual is exempt from the mortgage broker education and experience requirements if they have authorization as any of the following:

- British Columbia Designated Individual
- Alberta Mortgage Broker
- Manitoba Authorized Official
- Ontario Mortgage Broker
- Québec Mortgage Broker Qualified to Manage an Agency or
- Québec Fully Qualified Real Estate Broker Qualified to Manage an Agency
- New Brunswick Mortgage Broker

Individuals who do not hold one of the above authorizations are not exempted from the mortgage broker education and experience requirements, and need to demonstrate they meet the education and experience requirements when they apply for a licence. You can access a summary of the application and the supporting material requirements in the Mortgage Broker Associate Toolkit which has been included in "Appendix A" of this guide and is also available on our webpage.

If you are unsure of your specific licensing requirements or need additional help or guidance, please contact our office (see the "Contact Us" in this guide.)

### **Apply for a Licence**

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage broker in Saskatchewan.

Mortgage brokers are individuals that broker mortgages on behalf of a licensed mortgage brokerage. Mortgage broker applicants need to meet both education and experience requirements and be found suitable for licensing. You can accesss a summary of the application and the supporting material requirements in the Mortgage Associate Licence Toolkit which has been included in "Appendix A" of this guide and is also available on our webpage.

To apply as a mortgage broker, you need to be invited by a Mortgage Brokerage. The invitation is sent from the Mortgage Brokerage's RLS account. You will receive an invitation by email and are then responsible for completing the licence application.

All applications made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your application. You will be notified of the status of an application (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

1. A "Mortgage Brokerage – Broker/Associate Invitation" will be sent from RLS on behalf of the mortgage brokerage.

FCAARLS@gov.sk.ca Mortgage Brokerage - Broker / Associate Invitation
You have been invited by the following mortgage brokerage to be a broker or associate for their brokerage: EXTERNAL USER GUIDE
Message from mortgage brokerage; External User Guide MBMA
To respond to this invitation, you must click the "Respond to Invitation" button below. After you have clicked that button, you will be taken to the login page for the Financial and Consumer Affair Authority's (FCAA) online Registration and Licensing System (RLS). If you do not have a User ID and password for RLS, you will need to create an account. Instructions related to using RLS can be found on our website: If you are applying to be a mortgage broker, please visit this webgage: http://fcaa.gov.kd.or/enublated-businesses-persons/persons/mortgage-bookers If you are applying to be amortgage associate.please visit this webgage: http://fcaa.gov.kd.or/enublated-businesses-persons/persons/mortgage-associates
If you have questions related to this invitation, please contact the above mortgage brokerage.
Please do not reply to this message as this email index is not monitored. If you need to contact the Consumer Credit Division of FCAA, please do so by email at fid@gev.sk.cs or by phone at (306) 787-6700.

2. To accept the invitation, click the link in the email. In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one.

You will be brought to the RLS login page.



### FCAA Registration and Licensing System

Welcome to FCAA RLS					
User ID					
Password					
Login Register					
Forgot your password?					

Enter your User ID and Password and click "Login".

3. You will be brought the invite screen. To continue with your application, click

Broker/Associate Invite         Brokerage Information         Brokerage Name EXTERNAL USER GUDE         DBA Name         The Brokerage listed above has stated that you are a Broker or Associate for their Brokerage. By accepting his invitation you are declamp that this is true.         Brokerage Invite Details         Invite Status         Pending Acceptance         Tirs Name       External User         Envite Status       gunder atkinson@gov sk ca         Confirm Email Address       junder atkinson@gov sk ca         Message that will be inserted into the invitation email       External User Guide MBMA					// ?	
Brokerage Information Brokerage Name: EXTERNAL USER GUIDE DAR Name: The Brokerage listed above has stated that you are a Broker or Associate for their Brokerage. By accepting this invitation you are declaring that this is true. Broker/Associate Invite Details Invite Status Pending Acceptance Are you inviting a new broker or associate or inviting an existing broker or Secondar Units Status Pending Acceptance Invite Status Last Name External User Last Name External Address Jumifer akinson@gov sk ca Message that will be inserted into the invitation email External User Guide MBMA Accept Invitation Reject Invitation Reject Invitation Reject Invitation Reject Invitation Reject Invitation		Broker/Associate Invite				
Biskeage Name: EXTERNAL USER OUIDE DBA Name: The Brokerage listed above has stated that you are a Broker or Associate for their Brokerage. By accepting this invitation you are declaring that this is true. Broker/Associate Invite Details Invite Status Pending Acceptance Aar you inviting a new broker or associate or inviting an existing broker or associate wirds licence is currently suspended? First Name External User Last Name External User Confirm Email Address initiation email External User Guide MBMA A Accept Invitation Reject Invitation Reject Invitation		Brokerage Information				
The Brokerage listed above has stated that you are a Broker or Associate for their Brokerage. By accepting this invitation you are declaring that this is true.   Broker/Associate Invite Details  Invite Status Pending Acceptance  Are you inviting a new broker or associate or inviting an existing broker or associate withos lisence is currently suspended?  Are you inviting a new broker or associate or inviting an existing broker or associate withos lisence is currently suspended?  Are you inviting a new broker or associate or inviting an existing broker or associate withos lisence is currently suspended?  First Name External User Last Name External Vaeros Confirm Enail Address Gondom External Vaeros External User Guide MBMA  Accept Invitation Reject Invitation Reject Invitation	Brokerage Name: EXTERNAL USER GUIDE DBA Name:					
Broker/Associate Invite Details		The Brokerage listed above has stated that you are a B	Broker or Associate for their Brokerage. By accepting th	is invitation you are declaring that this is true.		
Are you inviting a new broker or associate or inviting an existing broker or associate who's licence is currently suspended?       New         associate, who's licence is currently suspended?       External User         First Name       External User         Last Name       Broker         Confirm Email Address       jennifer atkinson@gov sk. ca         Message that will be inserted into the invitation email       External User Guide MBMA		Broker/Associate Invite Details				
Are you inviting a new broker or associate or inviting an existing an existing broker or associate or inviting an existing an existing broker or associate or inviting an existing an existing an existing an existing an existing an existing and existing an existing and e				Invite Status Pending Acceptance		
First Name       External User         Last Name       Broker         Email Address       jennifer atkinson@gov sk ca         Confirm Email Address       jennifer atkinson@gov sk ca         Message that will be inserted into the invitation email       External User Guide MBMA		Are you inviting a new broker or associate or inviting an existing broker or associate, who's licence is currently suspended?	New			
Last Name Broker Email Address jennifer atkinson@gov.sk.ca Confirm Email Address jennifer atkinson@gov.sk.ca Message that will be inserted into the invitation email External User Guide MBMA Accept Invitation Reject Invitation		First Name	External User			
Email Address jennifer atkinson@gov.sk.ca Confirm Email Address jennifer atkinson@gov.sk.ca Message that will be inserted into the invitation email External User Guide MBMA Accept Invitation Reject Invitation		Last Name	Broker			
Confirm Email Address jennifer atkinson@gov.sk.ca Message that will be inserted into the invitation email External User Guide MBMA Accept Invitation Reject Invitation		Email Address	jennifer.atkinson@gov.sk.ca			
Accept Invitation Reject Invitation		Confirm Email Address	jennifer.atkinson@gov.sk.ca			
Accept Invitation Reject Invitation		Message that will be inserted into the invitation email	External User Guide MBMA			
Accept Invitation Reject Invitation						
		Accept Invitation Reject Invitation				
Account - CCD_MBROKER	Account - CCD_MBROKER					
Ge to my profile C	Go to my profile	0				

To continue with your application, click "Accept Invitation".

Mortgage Broker or Associate			1/2 ?
Step 1 Event	Step 1 122310-00 - MRT_ASC - NEW	Status Pending Submission	Next
Step 2 Business Activity	FCAA		~
Step 3 Suitability for Licensing	After completing the form click the   button on the right to proceed. Your information will be		Actions
Step 4 Supporting Documents	saved.		•
Step 5 Declaration			1
	Welcome to the Financial and Consumer Attains Authority's (FLAA) online Registration and Please take a moment to familiarize yourself with the licensing requirements and the inform of the submission (the "Steps") in advance. With you will not be able to submit the submiss You can also review information on our website at www.fcaa.gov.sk.ca. When on the main If you have any questions about licensing requirements or about how to use RLS to make a Submission leformation.	Lorensing System (RLS), tion you will need to complete the submission process. You may wish to review the different pages on to FCAA until all required fields have been completed, you can view the screens at any time. FCAA webpage, please navigate to the appropriate program for further information. submission to FCAA, please contact us at <b>fid@gov.sk.ca</b> or ( <b>306</b> ) <b>787-6700</b> .	ļ
	Submission Number 122310-00		
	Licence Event Type New Applica	ion	
	Primary Contact Information The primary contact is the individual who will be receiving communications and information complete the remaining fields. If another individual should be the primary contact, please so	rom the FCAA regarding this request. If you are the primary contact, please select "Yes" below and ect "No" below and provide the required information.	
	Are you the primary contact person for this application?* Yes	NO	
Account - CCD_MBROKER			
Go to my profile			

4. You will be brought to the first step of your application – "Event".

On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it;
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Actions

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

5. Confirm that you are the primary contact. If you are not the primary contact, click "No" and provide the contact information for the primary contact.

Mortgage Broker or Associate	≡ 🎢				// ?
Step 1 Event	Step 1 122310-00 - MRT_ASC - NEW		Sta Pending S	atus Submission	Save
Step 2 Business Activity	FCAA				~
Step 3 Suitability for Licensing	After completing the form click the 🛹 button on the right to proceed. Your inform	ation will be			Actions
Step 4 Supporting Documents	saved.				~
Step 5 Declaration	Submission instructions				
	Please take a moment to familiarize yourself with the licensing requirements to pages of the submission (the "Steps") in advance. While you will not be able time. You can also review information on our vebsite at www.fcaa.gov.sk.c. If you have any questions about licensing requirements or about how to use F	and the information to submit the submit a. When on the ma RLS to make a sub	is you will need to complete the submission proces is you will need to complete the submission proces ission to FCAA until all required fields have been in FCAA webpage, please navigate to the approp mission to FCAA, please contact us at <b>fid@gov.t</b>	ss. You may wish to review the different completed, you can view the screens at any riate program for further information. sk.ca or (306) 787-6700.	
	Submission Information	100010-00			
	Licence Event Type	New Application			
	Primary Contact Information The primary contact is the individual who will be receiving communications an and complete the remaining fields. If another individual should be the primary	nd information from contact, please se	I the FCAA regarding this request. If you are the p leact "No" below and provide the required informa	primary contact, please select "Yes" below tion.	
	Are you the primary contact person for this application?*	Yes No			
	Prefix First Name*		Last Name*	Middle Name	
	0				
Account - CCD_MBROKER	Title / Position				
Go to my profile	Email Address*	Please enter a v	alid email address.		
Log Out	Phone Number*	L · ·			

The individual listed as the primary contact for the application will receive emails and may be contacted by our office regarding the application and/or licence.

Once the primary contact information has been completed, click on the next arrow button on the right side of the application.



6. You will be brought to the "Business Activity" step of your application.

Mortgage Broker or Associate		// ?
Step 1 Event	Step 2 Business Activity	Save E
Step 2 Business Activity	FCAA	Prev
Step 3 Suitability for Licensing		~
Step 4 Supporting Documents	After completing the form click the A button on the right to proceed. Your information will be saved. 122310-00 -	
Step 5 Declaration	Business Activity Information Name of Applicant:	
	Prefix     First Name*     Middle Name     Last Name*       Previous Legal Name(s)     Also known as name(s)       Previous Legal Name(s)     Also known as name(s)       Are you applying to be an associate or a broker?*     Broker       Mortgage Brokerage you will be acting on behalf of:     Licensee Name: EXTERNAL USER GUIDE. Operating Name: N/A       Mailing Address Information     Image Brokerage you address? Enable Manual Entry	
	Street* City*	
	Postal Code* Province/State* SASKATCHEWAN	
Account - CCD_MBROKER	Telephone* Fax* Email*	
Go to my profile		

Answer the questions accurately and completely and upload all requested supporting documentation. Please refer to the Mortgage Broker/Associate Licence Toolkit for specific guidance on the application fields and supporting material requirements.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

7. On the "Suitability for Licensing" step, you will need to answer the questions and upload a criminal record check.

Mortgage Broker or Associate	<u>=                                    </u>		
Step 1 Event	Step 3 Suitability for Licensing		
Step 2 Business Activity			
Step 3 Suitability for Licensing			
Stop 4	After completing the form click the  button on the right to proceed. Your inform tagent to button on the right to proceed.	nation will b	saved.
Supporting Documents	Criminal Record Details		
Step 5 Declaration	Comment Record Details		
	During the past ten years, have you:		
	Had a civil action or administrative proceeding brought against you alleging fraud, breach of trust, deceit or misrepresentation?*	Yes	No
	Been charged with an offence pursuant to any law of any jurisdiction, excluding traffic offences?*	Yes	No
	Been convicted of a criminal offence?*	Yes	No
	Been convicted of violating any securities, insurance, trust and loan, mortgage brokers, loan brokers, real estate or consumer protection	Yes	No
	legislation?" Made an assignment for the benefit of creditors, or become legally inspluent or been adjudged a bankruit or filed a patient in bankruitev?"	Yes	No
	Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province. territory, state or country?*	Yes	No
	Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?"	Yes	No
	During the past ten years, have you been a partner, director, officer or substantial shareholder (10% or more) of a firm or a corporation that has:		
	Had a civil action or administrative proceeding brought against it alleging fraud, breach of trust, deceit or misrepresentation?*	Yes	No
	Been charged with an offence pursuant to any law of any jurisdiction, excluding traffic offences?*	Yes	No
	Been convicted of a criminal offence?*	Yes	No
	Been convicted of violating any securities, insurance, trust and loan, mortgage brokers, loan brokers, real estate or consumer protection legislation?*	Yes	No
	Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy?*	Yes	No
	Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy? <sup>1</sup> Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country? <sup>2</sup>	Yes Yes	No No
	Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy?* Had a licence or registration refused, suppended, conditioned, or cancelled under the laws of any province, territory, state or country?* Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?*	Yes Yes Yes	No No
	Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a barkrupt or field a petition bankruptcy?* Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, kernitory, state or country?* Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, terrifory, state or country?* If you have any additional information or if you answered "Yes" to any of information, details and specifics including dates, fines imported and action to any of the specific sinculating dates.	Yes Yes Yes he above o	No No No Jestions ple
	Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a barkrupt or field a petition bankruptcy?* Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country?* Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?* If you have any additional information or if you answered "Yes" to any of information, details and specifics including dates, fines imposed and activ	Yes Yes Yes the above of ons taken. I	No No No sestions ple te sure to lai
	Nade an assignment for the benefit of creditors, or become legally indoveni, or been adjudged a barkrupt or field a petition bankruptsys <sup>2</sup> . Had a licence or registration refused, suspended, conditioned, er cancelled under the laws of any province, territory, state or country? <sup>2</sup> Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country? <sup>2</sup> If you have any additional information or if you answered "Yes" to any of information, details and specifics including dates, fines imposed and action compared backstands and specifics including dates.	Yes Yes Yes he above o ons taken. I Add a Su	No No No vestions ple e sure to la
	Nade an assignment for the benefit of creditors, or become legally notiven, or been adjuided a barkrupt or field a petition to barkruptcy?* Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country?* Ben the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?* If you have any additional information or if you answered "Yes" to any of information, details and specifics including dates, fines imposed and active Criminal Record Checks	Yes Yes Yes he above of ons taken. I	No No No Justions ple e sure to lai
Account - CCD_MBROKER	Nade an assignment for the benefit of creditors, or become legally notiven, or been adjuided a barkrupt or field a petition bankruptcy?* Had a licence or registration refused, suspended, conditioned, or control under the laws of any province, territory, state or country?* Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?* If you have any additional information or if you answered "Yes" to any of information, details and specifics including dates, fines imposed and activ Criminal Record Checks	Yes Yes Yes Yes Add a Su Add a Cri	No No No uestions ple is sure to lai

Criminal record checks should be dated no earlier than 3 months from the date you submit the application to us.

If a criminal record check is required, persons resident in Canada will need to obtain it from any police agency (RCMP, municipal police in any province) or a credit reporting agency registered in Saskatchewan. You can obtain a list of registered credit reporting agencies under the Consumer Protection heading at <a href="https://fcaa.gov.sk.ca/fcaa411">https://fcaa.gov.sk.ca/fcaa411</a>.

Persons who are not resident in Canada can provide a CRC from a police agency, or another provider. If using another provider, applicants should contact the appropriate regulatory division at the FCAA (<u>https://fcaa.gov.sk.ca/contact-us</u>) to ensure that provider will be acceptable.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

8. You will be brought to the "Supporting Documents" step. Upload all the requested supporting documentation.

Mortgage Broker or Associate		?
Step 1	Step 4 Supporting Documents	
Step 2 Business Activity	FCAA	<ul> <li></li> <li></li> </ul>
Step 3 Suitability for Licensing	After completing the form click the 🌧 button on the right to proceed. Your information will be saved.	
Step 4 Supporting Documents	122310-00 - External Guide	
Stop 5 Declaration	Supporting Materials Upload the names, addresses and phone number for three references, together with an authorization for the Superintendent to contact these references* Do you have any other supporting information regarding this application?* Yes No	
Account - CCD_MBROKER		
Go to my profile		
	-	

Please refer to the Mortgage Broker/Associate Licence Toolkit for specific guidance on the application fields and supporting material requirements.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

9. The final step in the application is the "Declaration" step. You will need to read and complete the Statutory Declaration form. A link to the declaration form is provided on this page.

Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a commissioner for oaths or notary public.

Step 1 Standard       Step 5 Declaration       Step 1 Declaration       Step 1 Declaration         Step 2 Standard       Step 2 Declaration       Step 2 Declaration       Step 2 Declaration       Step 2 Declaration         Step 3 Step 4 Step 2 Step 5 Declaration       Step 2 Declaration       Step 2 Declaration       Step 2 Declaration         Step 4 Step 5 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration         Step 5 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration         Step 5 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration         Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration         Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration         Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step 4 Declaration       Step	Mortgage Broker or Associate			?
Starge 3 Starge 1 Starge 1	Step 1 Event	ø	Step 5 Declaration Submit to Brokerage	
Step 4 Subability for Lenning       Control Lenning         Step 4 Subability for Lenning       Subability for Lenning	Step 2 Business Activity	۲	FCAA	<i>₽</i>
Sing 4 Supporting Documents       Submission Instructions         Sing 5 Doclaration       Prior to checking "1 Agree" and clicking the "Submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission. By checking "1 Agree" and clicking the "Submit to FCAA" button, the following will occur: U the submission will be locked down and the submitter/applicant is encouraged to carefully review all information provided in the submission. By checking "1 Agree" and clicking the "Submit to FCAA" button, the submitter/applicant is encourages to the submission. U the submission will be locked down and the submitter/applicant is encourages to the submission. U the Submitsion will be locked down and the submitter/applicant is encourages to the submission. U the Submitsion will be locked down and the submitter/applicant is encourages to the submission. U the Submitsion will be locked down and the submitter/applicant is encourages to the submission. U the Submitsion will be locked down and the submitter/applicant is encourage to the submission. U the Submitsion will be considered for Submit to FCAA" button, an invoice will be created A submission may not be considered completed and uploaded by the applicant CCAA.         Account - CCO_NBROKER Go the my profile Ling Ont       Submit to Brokerage         Cont my profile Ling Ont       Context Context FCAA	Step 3 Suitability for Licensing	0	122310-00 - External Guide	-
Sing 5         Declaration         Prior to checking "Agree" and clicking the "submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission.         By checking "Agree" and clicking the "submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission will be forwarded to FCAA for review.         • The submission will be forwarded to FCAA for review.         • If CAA duthine changes or requires additional information, the submitser/applicant identifies changes or where to provide additional information the submitser/applicant will need to consider FCAA directly.         • The submission will be forwarded to FCAA" button, the submitser/applicant identifies changes or where to provide additional information the submitser/applicant will need to consider FCAA directly.         • The submission will be forwarded to FCAA" button, an invoice will be created A submission may not be considered complete until the applicant fees have been remitted to FCAA.         • The applicant is encouraged to a for the statutory Declaration from to be completed and uploaded by the applicant.         • The provide       If agree"         • The applicant is encouraged to a for the statutory Declaration Form to be completed and uploaded by the applicant.         • The provide       Submit to Brokerage	Step 4 Supporting Documents	0	Submission Instructions	
Account -CCD_MBROKER  Coto my profile	Step 5 Declaration		Prior to checking "I Agree" and clicking the "Submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission.	
Account - CCD_MBROKER       Go to my profile       Log Out			• The submission will be forwarded to FCAA for review. • The submission will be forwarded to FCAA for review. • The submission will be forwarded to FCAA for review. • The submission will be revealed a submitter/applicant will not be able to make any changes to the submitsion. • If FCAA identifies changes or requires additional information, the submitter/applicant will need to contact FCAA directly. • After checking "I Agree" and clicking the "Submit to FCAA" button, an invoice will be created. A submission may not be considered complete until the application fees have been remitted to FCAA. • If Agree" • Please upload the completed Statutory Declaration. • Upload File • Click here for the Statutory Declaration Form to be completed and upleaded by the applicant	
Coomy profile Co		ļ	Submit to Brokerage	
Log Out 8	Go to my profile	0		
	Log Out	0		

Click the "I Agree" box to agree to it.

Click "Submit to Brokerage".

10. A notification will be sent from RLS to the brokerage that sent the invitation. Once the brokerage has reviewed your application, you will be prompted to pay for the application and licence fees and submit your application to our office for review.

ge Broker or Associate		≡ 🐔	
p f ent	ø	Step 5 Declaration	
ep 2 usiness Activity	0	FCAA	
ρ 3 Itability for Licensing	ø	1223340 AD External Civida	
pp 4 ipporting Documents	۲	Submission Instructions	
		<ul> <li>The submission will be torwarded by ECAA for review,</li> <li>The submission will be locked down and the submitter/applic.</li> <li>If FCAA identifies changes or requires additional information,</li> <li>If prior to FCAA completing this review, the submitter/applic.</li> <li>After checking "I Agree" and clicking the "Submit to FCAA" but</li> <li>FCAA.</li> </ul>	nt will not be able to make any changes to the submission, the submission will be returned to the submitter/applicant (via RLS) and the submitter/applicant will need to contact FCAA directly. It identifies changes or within to provide additional information the submitter/applicant will need to contact FCAA directly. In an invoice will be created. A submission may not be considered complete until the application fees have been remitted to
		Yes	07-Oct-2019
		Please upload the completed Statutory Declaration.	External_User_Guide docx Commond File
Account - CCD MIROKER		The Brokerage has been notified and is reviewing your submi application	ssion. You will be notified when the Birokerage has completed that review. At which time you will be prompted to pay the n and licence fees, if any, and submit your application to the FCAA. Thank you. Back to Home
Go to my profile	0		
Log Out	0		

You can navigate to your RLS home screen or log out of RLS. Please refer to the RLS Basics Guide for additional information on navigating the RLS dashboard.

11. You can print a copy your completed application from your browser if you need to reference it or would like to keep a copy for your records.

Actions

Using the navigation portal on the left side of the screen, you can move to the first step of your application "Event" by clicking on it. You will be brought back to the licence screen.

On the right side of the screen, click the "Action" button and select "Print Submission".

12. You can see if your licence is in progress or requires more information from the RLS home screen.

The "My Submissions in Review" portal list includes all submissions that you have successfully submitted to FCAA for review.

The "My Pending Submissions" includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

### **Request for More Information**

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent"). In carrying out the review of your submission, the Superintendent may require clarification or additional information. You will be notified by email if the Superintendent is requesting more information regarding your submission.

You can also see if your licence is in progress or requires more information from the RLS home screen using the portals on the right side of the screen:

- The "My Submissions in Review" portal list includes all submissions that you have successfully submitted to FCAA for review.
- The "My Pending Submissions" includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.



In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

Please ensure that the email address in your RLS account information is checked regularly as all communications from our office will be sent to this email address. To ensure that you receive all of your RLS account communications, please add the RLS email address <u>fcaarls@gov.sk.ca</u> to your contact list.

## 1. A "More Information Request" email will be sent from RLS if more information is required to complete the review of your submission.



Thank you.

2. To access the RLS login page, go to <u>https://fcaa.saskatchwan.ca</u> or click the link to the RLS login page from the email.



### FCAA Registration and Licensing System

Welcome to FCAA RLS					
User ID					
Personal					
Login	Register				
Forgot your password?					

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

3. Click the link for the submission that requires more information from the "My Pending Submissions" portal on the right side of the home screen.

Please note that it may take a few seconds for the submission to load.



4. You will be brought to the licence screen. Each step in the submission that requires clarification or additional information will be highlighted in yellow and instructions will be available for completing each step.

Mortgage Brokerage with Endorsement		≡ 🐔					》?
Step 1 Event		Step 1 122313-00 - MRT_END - NEW			R	Status equested more information	Floor
Step 2 Business Activity	٥	FCAA					~
Step 3 Supporting Documents	0	After completion the form click the  hutton on	the right to proceed. Your infi	ormation will be			Actions
Step 4 Declaration	٥	Submission Instructions	ter competing the form click the  subtrain on the right to proceed. Your information will be sved.				~
Step 5 Invoice	0	Submission Instructions Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS). Please take a moment to familianze yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Stape") in advance. While you will not be able to submit the submission to FCAA will all required fields have been completed, you can view the screens at any time. You can also review indomation on unwelched at www.then on the mane FCAA webpage, please analyate to the paperpointe program for further information. If you have any questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us at <b>fid@gov.sk.ca</b> or (306) 787-8700.					
		Submission Number		122313-00			
		Licence Event Type New Application Primary Contact Information					
		The primary contact is the individual who will and complete the remaining fields. If another	be receiving communication individual should be the prin	s and information from hary contact, please se	n the FCAA regarding this req elect "No" below and provide t	uest. If you are the primary contact, please select "Yes" below the required information.	
		Are you the primary contact person for this a	ppication /	Yes No			
		Prefix	First Name*		Last Name*	Middle Name	
		0	External		User		
Account - CCD_TD2TEST		Title / Position*					
Go to my profile	0	Email Address*					
Log Out	٢	Phone Number*					

The submission steps where changes or additional information are not required will be shown in green and are locked down.

You can navigate to the submission steps that require more information using the navigation panel on the left hand side of the screen by clicking on each yellow step. You can also move through the submission using the next and previous arrows on the right side of the screen.

You will only be able to make changes to the steps that are highlighted in yellow and the rest of the application is locked down. If you need to make changes to information on a submission step that is locked (i.e. shown in green and not yellow), please contact our office (see the "Contact Us" in this guide).

Once you have completed all changes or provided the required supporting documents, use the next arrow button to proceed to the "Declaration" step of the submission.

5. On the "Declaration" step you will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

Click "Submit to FCAA".

6. You can print a copy of your updated submission from your browser if you need to reference it or would like to keep a copy for your records.

On the right side of the licence screen click the "Action" button and select "Print Submission".

Mortgage Brokerage with Endorsement						
Step 1 Event	Step 1 122313-00 - MRT_END - N	IEW		Status In Review		
Step 2 Business Activity	• FCAA					
Step 3 Supporting Documents	After completing the form click the  the	button on the right to proceed. Your informal	tion will be			
Step 4 Declaration	Saved.					
Step 5 Invoice						
	If you have any questions about lice Submission Information	questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us at fid@gov.sk.ca or (306) 787-6700				
	Submission Number		122313-00			
	Licence Event Type		New Application			
	Primary Contact Information	ary Contact Information				
	The primary contact is the individual and complete the remaining fields. I	al who will be receiving communications and If another individual should be the primary of	I information from the FCAA regarding this required to the second term of	uest. If you are the primary contact, please select "Yes" below he required information.		
	Are you the primary contact person	for this application?	Yes			
	Prefix	First Name External	Last Name User	Middle Name		
	Title / Position					
Account - CCD_TD2TEST	Empil Address					
Account - CCD_TD2TEST Go to my profile	C Email Address					

#### **Print A License**

In order to print your licence, you will need to have an RLS account already. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

#### 1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



### FCAA Registration and Licensing System

Welcome to FCAA RLS		
User ID		
Password		
Login	Register	
Forgot your password?		

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal on the right hand side.

Wetcome to FCAA Registration and Licensing System						// ?
Weeken b	Your Licences / Registrations / Enclosements / Film Classifications	Apply for a Licence / Registration / Endorsement / Or Film Classification	Your Eme Correspo	->	My Pending Submissions My Submissions in Review My Active Licences / Registrations My Licences / Registrations that Require Action	
Account - CCD_TD2TEST Go to my profile	9					
Log Out	8					

3. Click the link for the Mortgage Broker licence.

Please note that it may take a few seconds for the licence information to load.



4. You will be brought to the licence screen. Ensure that your pop-up blocker is disabled or you can permit pop-ups from this site.

<ul> <li>Start typing to liter list.</li> </ul>		2 ?			
Mortgage Broker/Associate Licence - 1	Mortgage Broker/Associate Licence - 100652	Status			
Licence Events 1		Active			
Notifications	FCAA	View Licence			
		Provide Information Update			
	Licence Information	· · · · · · · · · · · · · · · · · · ·			
	Licence Type	Montgage Broken/Associate			
	Licence #	100652			
	Licensee Name				
	Date of Issue	08-Mar-2019			
	Expiry Date	30-Jun-2020			
	Next Expected Submission	Mortgage Broker or Associate Annual Return Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.			
	Next Expected Annual Return / Renewal Due Date	01-Jul-2020			
Account - CCD_MBROKER					
Go to my profile	0				
Log Out	8				

Click the "View Licence" button on the right hand side.

5. Your licence will pop-up in a new window. Ensure that you have a PDF viewer or reader installed on your computer. From the pop-up window you can print your licence.

<ul> <li>Shart typing to filter Int.</li> </ul>	≡ 🐔 💋
Montgage Broker/Associate Licence - 1 Licence Events 1 3 Notifications	Mortgage Broker/Ass(@1-Google Chrome - C X) FCAA
	Licence Information         Licence Type         Licence Size         Licence Size         Depry Date         Next Expected Annual Return
	Conditions: NONE
Account - CCD MBROKER	
Go to my profile	5
LagOut	

### **Provide Information Update**

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage broker in Saskatchewan. The Act also requires mortgage brokers to provide notification of significant changes to your business.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



Welcome to FCAA RLS		
User ID		
Password		
Login	Register	
Forgot your password?		

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal on the right hand side.

Welcome to FCAA Registration and Licensing System		// ?
This is the <b>Navigation Panel</b> . This area is		
can be used as a primary tool to navigate subsections of the application.	My Pending Submissions	0
=	H Submissions in Review	0
Use the button to toggle the panel open or closed.	Your Licences / Apply for a Licence / Your Emile My Active Licences / Registrations	0
	Endorsements / Film Endorsement / Or Film Classifications Classifications	0
At the bottom of this navigation panel you can find your account options, including log out.		
Account - CCD TD2TEST		
Go to my profile	0	
Log Out	8	

3. Click on the link for the licence that you would like to update. Please note that it may take a few seconds for the licence information to load.



4. You will be brought to the licence screen. Click on "Provide Information Update".

<ul> <li>Start typing to liter list.</li> </ul>	≡ 🕅	<u>爆</u> ?
Mortgage Broken/Associate Licence - 1 Licence Events 1 >	Mortgage Broker/Associate Licence - 100652	Status Active
Notifications	FCAA	View Licence
		Provide Information Update
	Licence Information	
	Licence Type	Mortgage Broken/Associate
	Licence #	100052
	Licensee Name	
	Date of issue	08-Mar-2019
	Expiry Date	30-Jun-2020
	Next Expected Submission	Mortgage Broker or Associate Annual Return Note: The "Next Expected Submission" is provided for ease of reference purposes only typically only mentions the next annual return / reneval, and may not reflect all required filings or submissions. Please contact FCAA for details.
	Next Expected Annual Return / Renewal Due Date	01-Jul-2020
Account - CCD_MBROKER		
Go to my profile		

5.You will be brought to the first page of the licence event.

Mortgage Broker or Associate	≡ 🐔	<u>الأ</u> ر ؟			
Step 1 Event	Step 1 121724-01 - MRT_ASC - CHNG	Pending Submission			
Step 2 Susiness Activity	FCAA	R			
Step 3 Suitability for Licensing	After completing the form click the    button on the right to proceed. Your information w	n will be saved.			
Step 4 Supporting Documents	Submission Instructions				
Step 5 Declaration	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registrat	tration and Licensing System (RLS).			
	Please take a moment to familiarize gourself with the licensing requirements and the information you will need to complet the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will note bable to submit the submission to FCAA unit all required fields have been on wheth the submission and with the submission to FCAA unit all required fields have been on wheth the submission and with the submission process. You may wish or eview the different pages of the information on our vebsile at www.fcaa.gov.sk.ca. When on the main FCAA will be program for further information. If you have any questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us at fid@gov.sk.ca or (306) 787-5700				
	Submission Number	121724-01			
	Licence Event Type	Information Update			
	Primary Contact Information				
	The primary contact is the individual who will be receiving communications and information from the FCAA regarding this request. If you are the primary contact, please select "Yes" below and complete the remaining fields. If another individual should be the primary contact, please select "No" below and provide the required information.				
	Are you the primary contact person for this application?*	Yes No			
Assessment CCD MRDOKED	Prefix First Name*	Last Name* Middle Name			
Go to my profile	<ul> <li>External</li> </ul>	User			
Log Out	Title / Position				

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it;
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Actions

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

Click the next arrow button on the right side of the application until you reach the application step you would like to change information on.

6. Click the "Make Changes" button to unlock the application step you would like to change the information on.

Mortgage Broker or Associate	≡ 🐔				<u>k</u> ?
Step 1 Event	Business Activity			Make Changes	-
Step 2 Business Activity	FCAA				2
Step 3 Suitability for Licensing	After completing the form click the add but	an on the right to proceed. Your information	all be saved		~
Step 4 Supporting Documents	121724-01 - Kit Kat				
Step 5	Business Activity Information				
Certaration	Name of Applicant:				
	Prefix	First Name	Middle Name	Last Name	
	Previous Legal Name(s)	trevious Legal Name(s) Also known as name(s)			
	Mortgage Brokerage you will be acting	Mortgage Brokerage you will be acting on behalf of Licensee Name: MARCH 5, 2019 MORTGAGE BROKERAGE LLP, Operating Name: DBA 1			
	Is this application being completed for Mortgage Brokerage?	the Proposed Principal Broker of the			
	Mailing Address Information				
	Mailing Address Lookup		VALID		
	Street		601-1919 SASKATCHEWAN DR		
	City		REGINA		
	Postal Code		S4P 4H2		
	Province/State		SASKATCHEWAN		
	Telephone (854) 854-8548 54	Fax (654) 654-6	554 6546	Email asdfadf@ca.ca	
Account CCD MUROKER	Business Address				
Go to my profile	Same as mailing address above?				
Log Out	Web Address (if applicable)				

Change the information or documentation on the application step as you need to.

Click the next arrow button on the right side of the application, and continue to review and answer all questions on each step of the application.

7. On the "Declaration" step you will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.



Click "Submit to FCAA".

8. Our office will review the filing and communicate using the email address and contact information you provided to us at the beginning of the filing.

You can see if your licence is in progress or requires more information from the RLS home screen under the "My Submissions in Review" portal. This list includes all submissions that you have successfully submitted to FCAA for review.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

### Submit Annual Return

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage broker in Saskatchewan. The Act also requires mortgage brokers to provide notification of significant changes to your business.

Once you are licensed as a mortgage broker, you must comply with all aspects of the legislation. Mortgage brokers are responsible for ensuring they are familiar with and in compliance with all legislative requirements, including annual, ongoing and notification requirements.

You are able to start your annual return submission in RLS one month prior to the due date. You can access a summary of the requirements and supporting materials required in the Mortgage Broker Associate Licence Toolkit and also on our webpage.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



### FCAA Registration and Licensing System

Welcome to FCAA RLS			
User ID			
Password			
Login Register			
Forgot your password?			

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Licences/Registrations that Require Action" portal.

Click on the link for the licence that you would like to make a submission for. Please note that it may take a few seconds for the licence screen to load.



3. You will be brought to the licence screen. Click on the "Start Annual Return" button.

<ul> <li>Start typing to titler that.</li> </ul>	≡ *	<u>k</u> ?
Mortgage BrokeriAssociate Licence - 1	Mortgage Broker/Associate Licence - 100659	Status
Licence Events = 1	-	Active
Notifications	FCAA	View Licence
		Start Annual Return
	Licence Information	
	Licence Type	Mortgage Broker/Associate
	Licence #	100659
	Licensee Name	
	Date of Issue	06-Mar 2019
	Expiry Date	30-Jun 2020
	Next Expected Submission	Montgage Broker or Associate Annual Return
		Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.
	Next Expected Annual Return / Renewal Due Date	10-Mar-2019
Account - CCD_MBROKER		
Log Out	0	

4. You will be brought to the first step of your annual return application – "Event".

Mortgage Broker or Associate	≡ 希		<u>//</u> ?			
Step 1 Event	Step 1 121741-03 - MRT_ASC - RNWL	Status Pending Submission	Save			
Step 3 Business Activity	FCAA		<u>~</u>			
Step 4 Suitability for Licensing	After completing the form click the  http://www.after.com/af	will be saved.	Actions			
Step 5 Supporting Documents	Submission Instructions					
	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registra Please take a moment to familiarize yoursalf with the licensing requirements and the submission line bits able solution the submission in the bash to submit the submi information on our website at www.fcaa.gov.sk.ca. When on the main FCAA weby If you have any questions about licensing requirements or about how to use RLS to	ation and Licensing System (RLS). The information you will need to complete the submission process. You may wish to review the different pages of the mission to FCAA will all neguries fields have been completed you can view the screens at any time. You can also re byage, please navigate to the appropriate program for further information. To make a submission to FCAA, please contact us at <b>fid@gov.sk.cs</b> or ( <b>306</b> ) <b>787-6700</b> .	view			
	Submission Information Submission Number	121741-03				
	Licence Event Type Annual Return					
	Primary Contact Information The primary contact is the individual who will be receiving communications and information from the FCAA regarding this request. If you are the primary contact, please select "Yes" below and complete the remaining fields. If another individual should be the primary contact, please select "No" below and provide the required information.					
	Are you the primary contact person for this application?*	Yes No	te the			
Account - CCD_MBROKER	Prefix First Name*	Last Name* Middle Name				
Go to my profile	<ul> <li>External</li> </ul>	User				
Log Out	Title / Position					

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it;
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Actions

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

5. Confirm that you are the primary contact. If you are not the primary contact, click "No" and provide the contact information for the primary contact.

Mortgage Broker or Associate	≡ 🏠	<u>k</u>	?			
Step 1 Event	Step 1 121741-03 - MRT_ASC - RNWL	Pending Submission				
Step 3 Business Activity	FCAA	· · · · · · · · · · · · · · · · · · ·	*			
Step 4 Suitability for Licensing	After completing the form click the 📣 button on the right to proceed. Your information v	n will be saved.	tions			
Step 5 Supporting Documents	Submission Instructions	•				
	Weccome to the Handrad and Consumer Analis Automity 5 (FUA) domine Registrat Please take an omment to familitare yourself with the licensing regularments and th submission (the "Steps") in advance. While you will not be able to submit the submi information our website at <i>www.etca.govs.tc.a.</i> When on the main FCAM web If you have any questions about licensing requirements or about how to use RLS to Submission Information	ration and Lcensing system (rct.s). the information you will need to complete the submission process. You may wish to review the different pages of the mission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review bypage, please nangate to the appropriate program for further information. to make a submission to FCAA, please contact us at <b>fid@gov.sk.ca</b> or <b>(306) 787-6700</b> .				
	Submission Number 121741-03					
	Licence Event Type	Annual Return				
	Primary Contact Information					
	The primary contact is the individual who will be receiving o remaining fields. If another individual should be the primary con- No <sup>o</sup> below and provide the required information.					
	Are you the primary contact person for this application?*	Yes No	U			
Assaunt CCD MPDOKED	Prefix First Name*	Last Name" Middle Name				
Go to my profile	External	User				
Log Out	Title / Position					

The individual listed as the primary contact for the annual return submission will receive emails and may be contacted by our office regarding the filing and/or licence.

Click on the next arrow button on the right side of the annual return submission.

6. Review all of the information and documentation on each step of the annual return application. If nothing has changed, click the next arrow button to move to the next step of the application.

Review each step and make sure you have answered all of the questions accurately and completely and uploaded all supporting documentation required.

7. On the "Declaration" step you will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

Mortgage Broker or Associate		// ?			
Step 1 Event	Step 6 Declaration	Save			
Step 2 Annual Return Info	FCAA	Prev			
Step 3 Step 3 Step 3	121741-03 - External User	•			
Step 4 Suitability for Licensing	Submission Instructions				
Step 5 Supporting Documents	I am aware that it is an offence to make a false or misleading statement to the Superintendent under The Mortgage Brokerages and Mortgage Administrators Act (the "Act").				
Step 6 Declaration	All information provided in this annual return is true and reflects any changes in the reporting period from that previously reported in the licence application or preceding annual return submitted by me. All other information provided to the Superintendent in the licence application or preceding annual return remains accurate.  I have compiled with the Act in the reporting period  I Agree*  Submit to FCAA				
Account - CCD_MBROKER					
Go to my profile					

Click "Submit to FCAA".

8. You will be brought to the "Invoice" step.

Mortgage Broker or Associate		≡ 🎢						ķ
Step 1 Event	۲	Step 7 Invoice - 001804				Status Pending		Next
Step 2 Annual Return Info	۲					Print Invoice		
Step 3 Business Activity	۲							
Step 4 Suitability for Licensing	۲	FCAA						
Step 5 Supporting Documents	ø	Order Details Order Description:				Merchant Name: FCAA		
Step 6 Declaration	0	Annual Return – Licence #100659 - Submission #121741-03 Item Details:				Merchant URL: https://fcaa-uat.saska	atchewan.ca/	
Step 7		Description	Product Code		Quantity	Price	Subtotal	
Invoice	_	Mortgage Broker or Associate Annual Return	1		1	\$400.00	\$400.00	
						GST:	\$0.00	
						PST:	\$0.00	
						HST:	\$0.00	
						Shipping Cost:	\$0.00	
						Charge Total:	\$400.00 (CAD)	_
		Payable Information						
			If the im	oice amount is le:	ss than \$2,500, then you can p	pay as follows:		
			1. Onlin	e using Interac On	nline, VISA, or MasterCard – P	lease click "Proceed to Online Payment"		
			2. Via C	heque - Please pr	int this invoice page and attac	h a cheque payable to:		
			Ministe Consum Suite 60 Regina	of Finance er Credit Division 1, 1919 Saskatch SK S4P 4H2	, Financial and Consumer Affa ewan Drive	irs Authority of Saskatchewan		
			If the in	oice amount is \$2	2,500 or greater, then you mus	t pay via cheque.		
Account - CCD_MBROKER		Moneris Interac Online VISA MasterCard					Proceed to Paym	ent
Go to my profile	٢							
Log Out	63	by pressing "Proceed to Payment" you will be transferred to an external						

An annual return fee must be submitted along with your application. Online payment options are only available for invoices that are less than \$2,500. Payments greater than \$2,500 must be made by cheque and are payable to the Minister of Finance.

If you are paying by cheque, print and attach a copy of this invoice to the cheque payment. Cheques along with a copy of the RLS invoice can be mailed to our office at:

Financial and Consumer Affairs Authority – Consumer Credit Division Suite 601, 1919 Saskatchewan Drive Regina, Saskatchewan S4P 4H2

Once payment has been received by our office, we will review your licence application. Our office will communicate using the email address and contact information you provided to us at the beginning of the application.

Click the "Proceed to Payment" to complete the online payment. By clicking "Proceed to Payment" you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed "Charge Total". You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.* 

If you are paying by cheque, click the next arrow button on the right side of the application.

9. Our office will review the annual submission and communicate using the email address and contact information you provided us at the beginning of the submission.

You can see if your submission is in progress or requires more information from the RLS home screen under the "My Submissions in Review" portal. This list includes all submissions that you have successfully submitted to FCAA for review.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your annual return is approved, you will receive an approval completion email notice and can login to print your licence.

### **Transferring Brokerages**

Licensed mortgage brokers who wish to transfer brokerages trigger the automatic suspension provisions of *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act"). If you would like to resign from your current brokerage your licence will be automatically suspended and you will have to apply for reinstatement and pay the reinstatement fee.

Mortgage brokerages are required to make a termination submission to the Superintendent which will automatically suspend your broker licence. To be reinstated under a different mortgage brokerage, you need to be invited by a Mortgage Brokerage. The invitation is sent from the Mortgage Brokerage's RLS account. You will receive an invitation by email and are then responsible for completing the licence reinstatement application.

If you are unsure of your specific requirements or need additional help or guidance, please contact our office (see the "Contact Us" in this guide) or review the guidance available on our webpage.
# Mortgage Brokerage

This section of the guide is specific to mortgage brokerages to provide guidance on specific mortgage brokerage processes. If you are not currently licensed as a mortgage brokerage or seeking licensing as a mortgage brokerage, please refer the appropriate section of this guide.

### **Compliance with Legislation**

The Mortgage Brokerages and Mortgage Administrators Act (the "Act") and The Mortgage Brokerages and Mortgage Administrators Regulations (the "Regulations") provide the legislative framework for the regulation of mortgage brokerages, brokers, associates and mortgage administrators in Saskatchewan. The Act applies to all persons carrying on the business of brokering or administering mortgages in Saskatchewan.

Once you are licensed as a mortgage brokerage, you must comply with all aspects of the legislation. The brokerage is also responsible to ensure that every broker and every associate brokering mortgages on its behalf also complies with the legislation.

The legislation requires the mortgage brokerage to have policies and procedures in place that are reasonably designed to ensure compliance with all legislative requirements. These policies and procedures must be periodically reviewed by the brokerage's principal broker, who is required to make written submissions to the brokerage if the policies and procedures are not adequate.

If you are unsure of your specific legislative requirements or need additional help or guidance, please contact our office (see the "Contact Us" in this guide) or review the guidance available on our webpage.

### **Mortgage Brokerages with an Endorsement**

A mortgage brokerage that obtains an endorsement needs to comply with the requirements mortgage brokerages without endorsements need to meet, as well as the additional provisions such as those relating to money handling, reporting, and financial security.

These requirements are complex, and mortgage brokerages that have an endorsement need to ensure they have a thorough understanding of all requirements.

Mortgage brokerages with an endorsement must maintain compliance with the financial security requirements set by the Superintendent. They must also provide the necessary annual filings, including audited financial statements and an audit report confirming compliance with the legislation. Additional information on these requirements can be found on our webpage.

### **Licensing Requirements**

The Act requires that mortgage brokerages carrying on the business of brokering or administrating mortgages in Saskatchewan obtain a licence to carry on business in Saskatchewan.

If you are unsure of your specific licensing requirements or need additional help or guidance, please contact our office (see the "Contact Us" in this guide).

### Apply for a Mortgage Brokerage Licence

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "MBMA Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "MBMA Regulations") which outlines the requirements to carry on business as a mortgage brokerage in Saskatchewan.

A mortgage brokerage is a corporation, partnership or sole proprietorship that:

- Solicits another person to obtain a mortgage loan or to make an investment in a mortgage, but only if the soliciting is done on behalf of another person;
- Negotiates or arranges a mortgage loan or an investment in a mortgage on behalf of another person; and
- Provides advice to a person with respect to the appropriateness of obtaining a particular mortgage loan; or, making a particular investment in a mortgage.

You can access a summary of the application and the supporting material requirements in the Mortgage Brokerage Licence Toolkit which has been included in "Appendix B" of this guide and is also available on our webpage.

All applications made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your application. You will be notified of the status of an application (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can access a summary of the application and supporting material requirements in the Mortgage Brokerage Licence Toolkit.

If you are a brand new Mortgage Brokerage (i.e. have not been licensed) you will need to invite a broker to join your brokerage prior to submitting your application in RLS. Inviting a broker can be done at any point during the application by clicking on the "My Brokers/Associates" tab in the navigation portal on the left hand side of the screen. Please refer to the "Invite Brokers/Associates" section of the guide for additional guidance or contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

### Apply for a Licence

1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



## FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	0

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.



2. Click on the "Apply for a New Licence" button.

3. Select "Consumer Credit" as the Licencing Division.

<b>Q</b> Start typing to filter list			// ?
C Licence Selection	Licence Wizard Records Licence Selection		Save
	Type of Licence		
	Select the Licencing Division	O Consumer Credit	
		Consumer Protection	
		Insurance	
		Pensions	
	Select the Licence \ Registration you wish to apply for	Please select to reveal list	
Account - CCD TD2TEST			
Go to my profile			
Log Out			

4. Select "Mortgage Brokerage" from the dropdown menu.

A Start typing to filter list			// ?
Licence Selection	Licence Wizard Records Licence Selection		Save
	Type of Licence		
	Select the Licencing Division	O Consumer Credit	
		Consumer Protection	
		Insurance	
		Pensions	
	Select the Licence \ Registration you wish to apply for	Please select to reveal list	1
Account - CCD_TD2TEST Go to my profile Log Out		Prove velocit for reveal lest Loan Broker Mortgage Administrator Mortgage Brokerage Mortgage Brokerage Mortgage Brokerage with Endorsement Payday Lender - Legal Entity Payday Lender - Physical Location Trust, Loan, or Financing Corporation	

5. Carefully review the "Before You Begin" section. You can print this page from your browser if you need to reference it.

			? 灯
C Licence Selection	Licence Wizard Records Licence Selection		Save
	Type of Licence		
	Select the Licencing Division	O Consumer Credit	
		Consumer Protection	
		Insurance	
		Pensions	
	Select the Licence \ Registration you wish to apply for	Mortgage Administrator	
	Before You Begin		
	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registri Please take a moment to familiarize yourself with the licensing requirements and the clicking the green button below), you may with to review the different pages of the administrators. If you have any questions about licensing requirements or about how to use RLS to After You Submit Once you have completed your submission, it will be reviewed by FCAA. You may these requests will ensure the review of your submission is not delayed. You will be Unless otherwise directed, any correspondence you receive from FCAA will direct Security Controls For security purposes, remember that we will never ask you for your user name or	tion and Licensing System (RLS). le information you will need to complete the submission process. Once you have triggered the submission (by submission (the "Slips") in advance. While you will not be able to submit the submission to FCAA until all require vei information or ur veisite at <i>Lthy</i> . These gover, carregulated bounderseese personal/businesseesimotogo prake a submission to FCAA, please contact us (contact information available via the above link). De contacted to provide additional information in order to complete the review process. Your timely response to advised of the progress of your submission electronically by email. or require you to return to the RLS portal to ensure the security of your information. password.	ed Ge-
Account - CCD_TD2TEST Go to my profile Log Out	Terms of Use FCAA a regulatory body comprised of the different divisions ("Regulatory Divisions Laws") by accessing this system, including providing or submitting any information any of its Regulatory Divisions may be used, disclosed or shared by FCAA or any information amongst the different Regulatory Divisions.	r) that administer a number of regulatory programs pursuant to various legislation and regulations ("Regulatory ("Information"), I acknowledge, recognize and understand that any and all information i provide to FCAA and/or of its Regulatory Divisions as authorized by Regulatory Laws or other applicable laws, including the sharing of the I Acknowledge	Ð

Click "I acknowledge".

Mortgage Administrator					/// ?
Step 1 Event	Step 1 122331-00 - MRT_APP - NEW		Pending	Status Submission	Save Next
Step 2     Business Entity       Step 3     Business Activity	FCAA				Actions
Step 4 C	After completing the form click the  button on the right to proceed. Your informative saved. Submission Instructions	tion will be			
Step 5 Suitability for Licensing	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Reg	gistration and Licer	ising System (RLS).		
Step 7 Declaration	Please take a moment to familiarize yourself with the licensing requirements a pages of the submission (the "Steps") in advance. While you will not be able to time. You can also review information on our website at. www.fcaa.gov.sk.ca	nd the information o submit the submi . When on the main	you will need to complete the submission proc ssion to FCAA until all required fields have bee n FCAA webpage, please navigate to the appro	ess. You may wish to review the different en completed, you can view the screens at any opriate program for further information.	
	Submission Information Submission Number	122331-00	nonn o'r ore', prode contact ad at <b>megy</b> e		
	Licence Event Type Primary Contact Information	New Application			
	The primary contact is the individual who will be receiving communications an and complete the remaining fields. If another individual should be the primary Are you the primary contact person for this application?*	d information from contact, please sel	the FCAA regarding this request. If you are the ect "No" below and provide the required inform	primary contact, please select "Yes" below lation.	
	Prefix First Name*	165 110	Last Name*	Middle Name	
Account - CCD_TD2TEST	Title / Position*	]			
Go to my profile	Email Address* Phone Number*	Please enter a va	alid email address.		

6. You will be brought to the first step of your application – "Event".

On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it;
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Actions

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

7. Confirm that you are the primary contact. If you are not the primary contact, click "No" and provide the contact information for the primary contact.

Mortgage Brokerage					1/2 ?					
Step 1 Event	Step 1 122550-00 - MRT_BRK - NEW		St Pending S	atus Submission	Save Next					
Step 2 Business Entity	FCAA				~					
Step 3 Business Activity	After completing the form click the  hutton on the right to proceed. Your inform	ation will be			Actions					
Step 4 .	saved.	ation will be			~					
Step 5 Suitability for Licensing	Submission Instructions	ion Instructions								
Step 6 Supporting Documents	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Re Please take a moment to familiarize yourself with the licensing requirements a	gistration and Lice and the information	nsing System (RLS). I you will need to complete the submission proce	ss. You may wish to review the different						
Step 7 Declaration	pages or the submission (the Steps ) in advance, while you will not be able t time. You can also review information on our website at: www.fcaa.gov.sk.ca If you have any quections about licensing requirements or about how to use E	o submit the submit When on the mai	inscion to FCAA until all required fields have been in FCAA webpage, please navigate to the appropriate to the appropriate section of the sec	or completed, you can view the screens at any priate program for further information.						
	Submission Information	122250-00								
	Licence Event Type	New Application								
	Primary Contact Information The primary contact is the individual who will be re- and complete the remaining fields. If another individual	d information from contact, please se	the FCAA regarding this request. If you are the lect "No" below and provide the required informa	primary contact, please select "Yes" below tion.						
	Are you the primary contact person for this application?*	Yes No								
	Prefix First Name*		Last Name*	Middle Name						
	Title / Position*									
Account - CCD_TD2TEST										
Go to my profile	Email Address"	Please enter a v	alid email address.							
	Phone Number*	м м м								

The individual listed as the primary contact for the application will receive emails and may be contacted by our office regarding the application and/or licence.

Once the primary contact information has been completed, click on the next arrow button on the right side of the application.



8. You will be brought to the "Business Entity" step of your application. Select the type of business entity exactly as you are registered with Information Services Corporation (ISC) Corporate Registry.

Mortgage Brokerage	
Step 1 Event	Stop 2 Business Entity
Step 2 Business Entity	FCAA
Slep 3 Business Activity	After completion the form click the 📣 hutton on the right to proceed. Your information will be saved
Step 4 Locations	122250-00 -
Step 5 Suitability for Licensing	Business Entity Information The next fiscal year end of the applicant is "
Step 6 Supporting Documents	Please select the type of business entity as registered with ISC* Corporation Partnership Sole Proprietor
Step 7 Declaration	Mailing Address Information
	Head office of the applicant
	Mailing Address Lookup Q Please enter address to search.
	Having trouble finding your address? Enable Manual Entry
	Street*
	City*
	Postal Code*
	Province/State* SASKATCHEWAN
	Telephone* Fax*
	(_)X
	Email address*
	Address for Service
Account - CCD_TD2TEST	So the head office mailing address for service in Yes No
Go to my profile	The address for service must be a location in Saskatchewan that maintains regular business hours and has
Log Out	staff available to receive documents at all times. Typically this address would be a law firm or your principal business office and ensure the a CDD Busy typical business.

The way you have registered your business will affect the application questions you fill out.

Answer the questions accurately and completely and upload all requested supporting documentation. Please refer to the Mortgage Brokerage Licence Toolkit for specific guidance on the application fields and supporting material requirements.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

9. On the "Business Activity" step, you will need to answer the questions and upload proof of your Errors and Omissions Insurance. A link to guidance on the Errors and Omissions insurance is provided on this page.

Mortgage Brokerage		1/2 ?
Step 1 Event	Business Activity	Save
Step 2 Business Entity		Prev
Step 3 Business Activity	Alter considering the form click the 📣 button on the right to exceed. Your information will be several	•
Step 4 Locations	2 122250-00 - EXTERNAL USER GUIDE	
Step 5 Suitability for Licensing	Errors and Omissions Insurance	
	Insurer Name"	
Supporting Documents	Policy #*	
Step 7 Declaration	Expiry Date"	
	Please upload proof of insurance*	
	Click here to view guidance related to "Errors and Omissions Insurance".	
	Proposed Principal Broker	
	First Name" Last Name" Email address"	
	Money Handling	
	Will the applicant receive money from Saskatchewan consumers for: Fees*     Yes     No       Trust Money - Syndicated Mortgages*     Yes     No	
	Trust Money from other than syndicated mortgages"	
	Other" Yes No	
	Brokering Activities	
	Does the applicant plan to undertake any of the following mortgage brokering activities? Private investors* Yes No	
	Reverse Mortgage Loans" Yes No	
	Syndicated Mortgages" Yes No	
Account - CCD_TD2TEST	Advance Fees" Yes No	
Go to my profile	0	
Log Out	8	

You will need to provide the name and email address for the proposed Principal Broker.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

10. You will be brought to the "Locations" step. Answer the questions accurately and completely for the principal business address from which you plan to carry on mortgage brokering activities.

Mortgage Brokerage			》?
Step 1 Event	•	Step 4 Locations	Save Next
Step 2 Business Entity	•	FCAA	
Business Activity	0	After completing the form click the  physical button on the right to proceed. Your information will be saved.	
Locations		122250-00 - EXTERNAL USER GUIDE	
Step 5 Suitability for Licensing	e	Principal Business Address Street*	
Step 6 Supporting Documents	e	City*	
Step 7 Declaration		Postal Code*	
		Province*	
		Telephone* Fax* Email address*	
		Web Address (if applicable)	
		Supporting Information	
		What are the hours of business maintained by the office?"	
		Name of broker responsible for supervision of mortgage brokering activities undertaken at the office*	
		Please provide a description of the location taking into consideration accessibility and being easily identifiable to current and prospective clients'	
		Additional Business Office(s)	
Account - CCD_TD2TEST		Indicate the address for any additional business office(s) from which you will conduct mortgage brokering activities, along with the other supporting information set out for the principal business office.	
Go to my profile	0		
Log Out	•	Add an Additional Office(s)	

If you have additional business office(s) from which you will conduct mortgage brokering activities, click the "Add an Additional Office(s)" green button at the bottom of the screen.

Click the next arrow button on the right side of the application.

11. On the "Suitability for Licensing" step, you will need to answer the questions and upload a criminal record check for the sole proprietor, each partner, or each director or officer of the applicant.

Mortgage Brokerage		≡ 🐔				y.
Step 1 Event	0	Step 5 Suitability for Licensing				1
Step 2 Business Entity	0	FCAA				
Step 3	0					
Business Activity Step 4		The Regulations require that applicants submit evidence of their suitability for licen continued compliance.	ising. If you	ir license ap	plication is approved, you will be required to update this evidence periodically to ensure	
Locations	S	After completing the form click the 🛹 button on the right to proceed. Your inform	nation will t	e saved.		
Step 5 Suitability for Licensing		122250-00 - EXTERNAL USER GUIDE				
Step 6 Supporting Documents		Graninal Record Dataits				
Step 7 Declaration		During the past ten years, has the applicant, any partner, or any director, o	fficer or e	mployee of	the applicant:	
		Had a civil action or administrative proceeding brought against you alleging fraud, breach of trust, deceit or misrepresentation?*	Yes	No		
		Been charged with an offence pursuant to any law of any jurisdiction, excluding traffic offences?" Been consisted of a criminal offence?"	Yes	No		
		Been convicted of a criminal orience /	Yes	No		
		mortgage brokers, loan brokers, real estate or consumer protection legislation?"	Yes	No		
		Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy?*	Yes	No		
		Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country?*	Yes	No		
		Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?"	Yes	No		
		During the past ten years, has the applicant, or any partner, director, office shareholder (10% or more) of a firm or corporation that has:	or or subst	antial shar	eholder (10% or more) of the applicant been a partner, director, officer or substantial	
		Had a civil action or administrative proceeding brought against it alleging fraud breach of trust deceit or misrepresentation?*	Yes	No		
		Been charged with an offence against pursuant to any law of any jurisdiction, excluding traffic offences?*	Yes	No		
		Been convicted of a criminal offence?*	Yes	No		
		Been convicted of violating any securities, insurance, trust and loan, mortgage brockers, loan brokers, real estate or consumer protection leavies/security.com	Yes	No		
		Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy?*	Yes	No		
		Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country?"	Yes	No		
		Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?*	Yes	No		
		If you have any additional information or if you answered "Yes" to any of the	he above	uestions	please upload supporting documents. These documents may provide additional	
		information, details and specifics including dates, fines imposed and action	ons taken.	Be sure to	label the documents accordingly.	
			Add a S	pporting (	Document	
		Criminal Record Checks				
		Please provide Crimin	al Record	Checks (C	RC) for the following individuals:	
			E	xternal Us		
Account - CCD_TD2TEST			Add a Cr	iminal Rec	ord Check	
Log Out	0					

Criminal record checks should be dated no earlier than 3 months from the date you submit the application to us.

If a criminal record check is required, persons resident in Canada will need to obtain it from any police agency (RCMP, municipal police in any province) or a credit reporting agency registered in Saskatchewan. You can obtain a list of registered credit reporting agencies under the Consumer Protection heading at <a href="https://fcaa.gov.sk.ca/fcaa411">https://fcaa.gov.sk.ca/fcaa411</a>.

Persons who are not resident in Canada can provide a CRC from a police agency, or another provider. If using another provider, applicants should contact the appropriate regulatory division at the FCAA (<u>https://fcaa.gov.sk.ca/contact-us</u>) to ensure that provider will be acceptable.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

12. You will be brought to the "Supporting Documents" step. Answer the questions accurately and completely and upload all requested supporting documentation.

Mortgage Brokerage	≡ 🐔		1/2 ?
Step 1	Step 6 Supporting Documents		Seet .
Step 2 Business Entity	FCAA		2
Step 3 Business Activity	After completing the form click the After completing the rank to proceed. Your information	tion will be saved.	
Step 4 O	122250-00 - EXTERNAL USER GUIDE		
Step 5 Suitability for Licensing	Supporting Materials 1. A business plan*		
Step 6 Supporting Documents		Upload File The business plan should include a detailed description of the proposed business activities to be conducted	
Stop 7 Declaration	2. A description of the anticipated number of brokers and associates that the applicant plans on authorizing to broker mortgages on its behalf" 3. A detailed description of the training, supervision and review processes that the applicant has established in order to provide the appropriate supervision of all trokers and associates authorized to throker mortgages on the applicant's behalf and ensure all persons comply with every requirement established provision to the Act and the Regulations." 4. A description of the anticipated methods of advertising and how the applicant will ensure compliance with Part V10 of the Act <sup>2</sup> 5. A description of the process used for resolving compliants from the public with respect to the brokering by the mortgage brokerage, along with the name of the persons), and disclosure documents to be used by the applicant in conducting business, including disclosure forms provided under sections 17 and 16 or the Regulations and a cory of the privacy.	In Saskalchewan. Upload File Upload File Upload File Upload File	
Account - CCD_TD2TE ST Go to my profile O	<ol> <li>A list of all lenders/investors with whom the applicant deals or plans to deal with*</li> <li>A description of any contractual or corporate relationships the mortgage brokenage has with the financial institutions that clients are referred to*</li> <li>Do you have any other supporting information regarding this application?*</li> </ol>	Add an Additional form	

Please refer to the Mortgage Brokerage Licence Toolkit for specific guidance on the application fields and supporting material requirements.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

13. You will be brought to the "Declaration" step. You will need to read and complete the Statutory Declaration form. A link to the declaration form is provided on this page.

Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a commissioner for oaths or notary public.

Mortgage Brokerage		1/2 1
Step 1 Event	Step 7 Declaration	Save
Step 2 Business Entity		Prev
Step 3 Business Activity		<b>~</b>
Step 4 Locations	Submission Instructions	
Step 5 Suitability for Licensing	Prior to checking "I Agree" and clicking the "Submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission.	
Step 6 Supporting Documents	By checking "I Agree" and clicking the "Submit to FCAA" button, the following will occur:	
Step / Declaration	<ul> <li>Per submission will be locked down and the submitter/applicant will not be able to make any changes to the submitter/applicant (in a LS) and the submitsion will be available for update.</li> <li>If prov to FCAA completing this review, the submitter/applicant identifies changes or wishes to provide additional information the submitter/applicant will need to contact FCAA directly.</li> <li>After checking "Agrees" and clicking the "Submit to FCAA" button, an invoice will be created. A submission may not be considered complete until the application fees have been remitted to FCAA.</li> <li>If agrees"</li> <li>Upload Flie</li> <li>Upload Flie</li> <li>Click here for the Statutory Declaration Form to be completed and upleaded by the applicant.</li> </ul>	
Account - CCD_TD2TEST		
Go to my profile	0	
Los Out		

Click the "I Agree" box to agree to it.

Click "Submit to FCAA".

14. The final step in the application is the "Invoice" step.

Mortgage Brokerage							<u>k</u>
Step 1 Event	ø	Step 8 Invoice - 001779			Status Pending		Next
Step 2 Business Entity	۲				Print Invoice		Prev
Step 3 Business Activity	٥						
Step 4 Locations	۲	FCAA					
Step 5 Suitability for Licensing	۲	Order Details			Merchant Name: ECAA		
Step 6 Supporting Documents	۲	New Application – Submission #122250-00			Merchant URL: https://fcaa-u	uat.saskatchewan.ca/	
Step 7	0	Description	Product Code	Quantity	Price	Subtotal	
Declaration	· · ·	Mortgage Brokerage Licensing Fee	2	1	\$400.00	\$400.00	
Step 8 Invoice		Mortgage Brokerage New Application Fee	1	1	\$250.00 GST: PST: HST: Shipping Cost:	\$250.00 50.00 \$0.00 \$0.00 \$0.00	
					Charge Total:	\$650.00 (CAD)	
		Payable Information					
			If the invoice	amount is less than \$2,500, then	you can pay as follows:		
			1. Online usir	ng Interac Online, VISA, or Master	rCard - Please click "Proceed to	o Online Payment"	
			2. Via Chequ	e - Please print this invoice page	and attach a cheque payable to	0	
			Minister of F Consumer Ci Suite 601, 19 Regina SK S	Finance redit Division, Financial and Consi 119 Saskatchewan Drive 4P 4H2	umer Affairs Authority of Saskal	tchewan	
			If the invoice	amount is \$2,500 or greater, then	you must pay via cheque.		
Account - CCD_TD2TEST							
Go to my profile	0						
Log Out	8	Moneris Online VISA	MasterCard			Proceed to Payme	ent

An application fee and a non-refundable licence fee must be submitted along with your application. Online payment options are only available for invoices that are less than \$2,500. Payments greater than \$2,500 must be made by cheque and are payable to the Minister of Finance.

If you are paying by cheque, print and attach a copy of this invoice to the cheque payment. Cheques along with a copy of the RLS invoice can be mailed to our office at:

Financial and Consumer Affairs Authority – Consumer Credit Division Suite 601, 1919 Saskatchewan Drive Regina, Saskatchewan S4P 4H2

Once payment has been received by our office, we will review your licence application. Our office will communicate using the email address and contact information you provided to us at the beginning of the application.

Click the "Proceed to Payment" to complete the online payment. By clicking "Proceed to Payment" you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed "Charge Total". You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.* 

If you are paying by cheque, click the next arrow button on the right side of the application.

15. You will be brought back to the first page of the application.

Mortgage Brokerage		■ <sup>*</sup>			
Step 1 Event		Step 1 122250-00 - MRT_BRK - NEW			Status In Review
Step 2 Business Entity	۲	FCAA			
Step 3 Business Activity	0	After completing the form click the  hutten	on the right to proceed. Your information will be		
Step 4 Locations	ø	saved.	on the right to proceed. Your mormation will be		
Step 5 Suitability for Licensing	ø	Submission instructions			
Step 6 Supporting Documents	Ø	Welcome to the Financial and Consumer /	Affairs Authority's (FCAA) online Registration and Lic	ensing System (RLS).	he submission process. You may wish to review the different
Step 7 Declaration	ø	pages of the submission (the "Steps") in a any time. You can also review information	dvance. While you will not be able to submit the sub on our website at: www.fcaa.gov.sk.ca. When on the	mission to FCAA until all require main FCAA webpage, plea	ired fields have been completed, you can view the screens at se navigate to the appropriate program for further information.
Step 8 Invoice	ø	If you have any questions about licensing	requirements or about how to use RLS to make a su	bmission to FCAA, please co	ntact us at fid@gov.sk.ca or (306) 787-6700.
		Submission Information			
		Submission Number	122250-00		
		Licence Event Type	New Application		
	6				
		Primary Contact Information			
		Primary Contact Information The primary contact is the individual who and complete the remaining fields. If anot	will be receiving communications and information fro ner individual should be the primary contact, please :	m the FCAA regarding this re- elect "No" below and provide	quest if you are the primary contact, please select "Yes" below the required information.
		Primary Contact Information The primary contact is the individual who vand complete the remaining fields. If anott Are you the primary contact person for this	will be receiving communications and information fro individual should be the primary contact, please of a application? Yes	n the FCAA regarding this re- elect "No" below and provide	quest. If you are the primary contact, please select "Yes" below the required information.
		Primary Contact Information The primary contact is the individual who- and complete the remaining fields. If anoth Are you the primary contact person for this Prefix	will be receiving communications and information fro rer individual should be the primary contact, please : application? Yes First Name External	m the FCAA regarding this re- elect "No" below and provide Last Name User	quest. If you are the primary contact, please select "Yes" below the required information.
		Primary Contact Information The primary contact is the individual who i and complete the remaining fields. If anot Are you the primary contact person for this Prefix Title / Position	will be receiving communications and information fro rer individual should be the primary contract, please s application? Yes First Name External CEO	m the FCAA regarding this re- elect "No" below and provide Last Name User	quest. If you are the primary contact, please select "Yes" below the required information. Middle Name
Account - CCD_T02TEST		Primary Contact Information The primary contact is the individual who and complete the remaining fields. If anot Are you the primary contact person for this Prefix Title / Position Email Address	will be receiving communications and information fro individual should be the primary contact, please s application? Yes First Name External CEO jennifer atkinsor	m the FCAA regarding this re- elect "No" below and provide Last Name User @gov sk.ca	quest. If you are the primary contact, please select "Yes" below the required information.

You can print a copy your completed application from your browser if you need to reference it or would like to keep a copy for your records.

Actions

On the right side of the screen, click the "Action" button and select "Print Submission".

From the licence screen, you can navigate to your RLS home screen or log out of RLS. Please refer to the RLS Basics Guide for additional information on navigating the RLS dashboard.

16. You can see if your licence is in progress or requires more information from the RLS home screen.

The "My Submissions in Review" portal list includes all submissions that you have successfully submitted to FCAA for review.

The "My Pending Submissions" includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

### **Request for More Information**

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent"). In carrying out the review of your submission, the Superintendent may require clarification or additional information. You will be notified by email if the Superintendent is requesting more information regarding your submission.

You can also see if your licence is in progress or requires more information from the RLS home screen using the portals on the right side of the screen:

- The "My Submissions in Review" portal list includes all submissions that you have successfully submitted to FCAA for review.
- The "My Pending Submissions" includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.



In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

Please ensure that the email address in your RLS account information is checked regularly as all communications from our office will be sent to this email address. To ensure that you receive all of your RLS account communications, please add the RLS email address <u>fcaarls@gov.sk.ca</u> to your contact list.

## 1. A "More Information Request" email will be sent from RLS if more information is required to complete the review of your submission.



Thank you.

2. To access the RLS login page, go to <u>https://fcaa.saskatchwan.ca</u> or click the link to the RLS login page from the email.



### FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	0

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

3. Click the link for the submission that requires more information from the "My Pending Submissions" portal on the right side of the home screen.

Please note that it may take a few seconds for the submission to load.



4. You will be brought to the licence screen. Each step in the submission that requires clarification or additional information will be highlighted in yellow and instructions will be available for completing each step.

Mortgage Brokerage with Endorsement		≡ 希					尨 ?
Step 1 Event		Step 1 122313-00 - MRT_END - NEW			))	Status Requested more information	Tiest
Step 2 Business Activity	0	FCAA					1
Step 3 Supporting Documents	0	After completion the form click the	the right to proceed. Your is	formation will be			Actions
Step 4 Declaration	0	Saved.	ne right to proceed. Tour i	Normation will be			~
Step 5 Invoice	٢	Submission instructions					
		pages of the submission (the "Steps") in adv time. You can also review information on our If you have any questions about licensing rec Submission Information Submission Number	ance. While you will not be website at: www.fcaa.gov uirements or about how to	able to submit the subn sk.ca. When on the ma use RLS to make a sub 122313-00	vission to FCAA until all req in FCAA webpage, please i mission to FCAA, please or	ured fields have been completed, you can view the screens at a wargate to the appropriate program for further information.	any
		Primary Contact Information		New Application			
		The primary contact is the individual who will and complete the remaining fields. If another Are you the primary contact person for this a	be receiving communication individual should be the propplication?*	ons and information from imary contact, please so Yes No	n the FCAA regarding this re elect "No" below and provid	iquest. If you are the primary contact, please select "Yes" below the required information.	,
		Prefix	First Name*		Last Name*	Middle Name	
		0	External		User		
Account - CCD_TD2TEST		Title / Position*					
Go to my profile	0	Email Address*					
Log Out	۲	Phone Number*		1			

The submission steps where changes or additional information are not required will be shown in green and are locked down.

You can navigate to the submission steps that require more information using the navigation panel on the left hand side of the screen by clicking on each yellow step. You can also move through the submission using the next and previous arrows on the right side of the screen.

You will only be able to make changes to the steps that are highlighted in yellow and the rest of the application is locked down. If you need to make changes to information on a submission step that is locked (i.e. shown in green and not yellow), please contact our office (see the "Contact Us" in this guide).

Once you have completed all changes or provided the required supporting documents, use the next arrow button to proceed to the "Declaration" step of the submission.

5. On the "Declaration" step you will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

Click "Submit to FCAA".

6. You can print a copy of your updated submission from your browser if you need to reference it or would like to keep a copy for your records.

On the right side of the licence screen click the "Action" button and select "Print Submission".

Mortgage Brokerage with Endorsement				
Step 1 Event	Step 1 122313-00 - MRT_END - NEV	w		Status In Review
Step 2 Business Activity	• FCAA			
Step 3 Supporting Documents		an on the sight to prove of Mary left	and a set of the	
Step 4 Declaration	After completing the form click the public saved.	on on the right to proceed. Your init	ormation will be	
Step 5 Invoice	Submission Instructions			
	Submission Information Submission Number		122313-00	
	Licence Event Type		New Application	
	Primary Contact Information			
	The primary contact is the individual wi and complete the remaining fields. If an	ho will be receiving communication nother individual should be the prin	s and information from the FCAA regarding this ary contact, please select "No" below and provi	request. If you are the primary contact, please select "Yes" below de the required information.
	Are you the primary contact person for	this application?	Yes	
	Prefix	First Name External	Last Name User	Middle Name
Account - CCD TD2TEST	Title / Position			
Go to my profile	Email Address			
Log Out	C Phone Number			

### **Apply for an Endorsement**

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "MBMA Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "MBMA Regulations") which outlines the requirements to carry on a business as mortgage brokerage in Saskatchewan.

You must be currently licensed in Saskatchewan as a mortgage brokerage prior to applying for an endorsement. If you are unsure of your specific licensing requirements or need additional help or guidance, please contact our office (see the "Contact Us" in this guide).

All applications made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your application. You will be notified of the status of an application (i.e. approved, rejected or more information required) by office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register for one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

### 1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



## FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	0

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal on the right hand side.

Wetcome to FCAA Registration and Licensing System	Ξ		// ?
This is the Navigation Panel. This area is dynamic based on your place in the application and can be used as primary tool to navigate subsections of the application. Use the button to loggle the panel open or closed.	Your Licences / Registrations / Endorsements / Film Classification	My Pending Submissions     My Submissions     My Submissions in Review     My Active Licences / Registrations     My Licences / Registrations that Require Action	0 0 0
your account options, including log out			
Account - CCD_TD2TEST Go to mp profile	2		

3. Click the link for the Mortgage Brokerage licence.

Please note that it may take a few seconds for the licence information to load.



Q Start typing to filter list		2 ?
Mortgage Brokerage Licence - 100884 -	Mortgage Brokerage Licence - 100884 - EXTERNA	L USER GUIDE Status
Licence Events 1		Active
Notifications	FCAA	Apply for an Endorsement
Mortgage Brokerage with Endorsement Folder		View Licence
My Brokers/Associates		Surrender Licence
		Provide Information Update
	Licence Information	
	Licence Type	Mortgage Brokerage
	Licence #	100884
	Licensee Name	EXTERNAL USER GUIDE
	Doing Business as Name	
	Date of Issue	04-Oct-2019
	Expiry Date	Continuous Licence
	Next Expected Submission	Mortgage Brokerage Annual Return
		Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.
	Next Expected Annual Return / Renewal Due Date	30-Jun-2020
	Next Expected Part VII of the Act Filing Due (Endorsement only)	
	Fiscal Year End Date	31-Dec-2019
Account - CCD_TD2TEST		
Go to my profile		
Log Out		

4. You will be brought to the licence screen. Click on the "Apply for an Endorsement" button.

5. You will be brought to the first step of your application – "Event".

Mortgage Brokerage with Endorsement			?
Step 1 Event	Step 1 122312-00 - MRT_END - NEW	Status Pending Submission	
Step 2 Business Activity	FCAA	· · · · · · · · · · · · · · · · · · ·	->
Step 3 Supporting Documents		ACC .	tions
Step 4 Declaration	Arter completing the form click the proceed. Your minormation will be saved.	<b>`</b>	1
	Submission Instructions		
	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Lie	censing System (RLS).	
	Please take a moment to familiarize yourself with the licensing requirements and the informati of the submission (the "Steps") in advance While you will not be able to submit the submissio You can also review information on our website at "www.fcaa_govs.kca. When on the main F	on you will need to complete the submission process. You may wish to review the different pages to FCAA until all required fields have been completed, you can view the screens at any time. CAA webpage, please navigate to the appropriate program for further information.	
	If you have any questions about licensing requirements or about how to use RLS to make a su	ubmission to FCAA, please contact us at fid@gov.sk.ca or (306) 787-6700.	
	Submission Information		
	Submission Number 122312-00		
	Licence Event Type New Application	n	
	Primary Contact Information		
	The primary contact is the individual who will be receiving communications and information fro complete the remaining fields. If another individual should be the primary contact, please selection of the selection of the selec	m the FCAA regarding this request. If you are the primary contact, please select "Yes" below and tt "No" below and provide the required information.	
	Are you the primary contact person for this application?* Yes No	2	
Account - CCD_TD2TEST			
Go to my profile	0		
Log Out	8		

On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it;
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Actions

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

6. Confirm that you are the primary contact. If you are not the primary contact, click "No" and provide the contact information for the primary contact.

Mortgage Brokerage with Endorsement		<u>ل</u> ا	?
Step 1 Event	Step 1 122312-00 - MRT_END - NEW	Status Pending Submission	
Step 2 Business Activity	FCAA		P
Step 3 Supporting Documents	After completing the form click the  hutton on the right to proceed. Your information us	Asso	ions
Step 4 Declaration	Saved.		×.
	Submission Instructions		
	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration	n and Licensing System (RLS).	
	Please take a moment to familiarize yourself with the licensing requirements and the of the submission (the "Steps") in advance. While you will not be able to submit the s You can also review information on our website at <u>www.fcaa.gov.sk.ca</u> . When on th	information you will need to complete the submission process. You may wish to review the different pages ubmission to FCAA until all required fields have been completed, you can view the screens at any time. e main FCAA webbaae. Dease naviate to the aporopriate program for further information.	
	If you have any questions about licensing requirements or about how to use RLS to r	nake a submission to FCAA, please contact us at fid@gov.sk.ca or (306) 787-6700.	
	Submission Information		
	Submission Number 12231	2-00	
	Licence Event Type New /	pplication	
	Primary Contact Information		
	The primary contact is the individual who will be recent complete the remaining fields. If another individual should be writted, ple	nation from the FCAA regarding this request. If you are the primary contact, please select "Yes" below and ase select "No" below and provide the required information.	
	Are you the primary contact person for this application?*	s No	
Account - CCD_TD2TEST			
Go to my profile	5		
Log Out 6	3		

The individual listed as the primary contact for the application will receive emails and may be contacted by our office regarding the application and/or licence.

Once the primary contact information has been completed, click on the next arrow button on the right side of the application.



7. You will be brought to the "Business Activity" step of your application.

Mortgage Brokerage with Endorsement				》?
Step 1 Event	Step 2 Business Activity			Save Next
Step 2 Business Activity	FCAA			
Step 3 Supporting Documents	After completing the form click the    button on the right to proceed. Your in	formation will be saved.		
Slep 4 Declaration	122313-00 - EXTERNAL USER GUIDE (Endorsement)			
	Business Activity			
	Complete legal name of the Applicant applying for an endorsement to receive or hold trust money under the Act.*	EXTERNAL USER GUIDE		
	The next fiscal year end of the applicant is:	31-Dec-2019		
	Location of Trust Account(s)			
	Name of financial institution maintaining the brokerage trust account*		1	
	Street*			
	City*			
	Postal Code*	A9A 9A9		
	Province*	:	SASKATCHEWAN 📀	
	Transit #* Institut	on #*	Account #*	
	Please provide evidence that the trust account is held in the province of Saskatchewan in the name of the applicant.*	1 Upload File		
		Add a Trust Account Location	<b>•</b>	
	Signatories			
Account - CCD_TD2TEST	Name*	Relationship*		U
Go to my profile		·		

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

8. On the "Supporting Documents" step, you will need to answer the questions and upload all requested supporting documentation.

Mortgage Brokerage with Endorsement			// ?
Step 1 Event	Step 3 Supporting Documents		Save Next
Step 2 Business Activity	FCAA		<b>P</b>
Step 3 Supporting Documents	After completing the form click the <i>representation</i> button on the right to proceed. Your inform	uation will be saved.	
Step 4 Declaration	122313-00 - EXTERNAL USER GUIDE (Endorsement)		
	Supporting Materials		
	<ol> <li>A description of the activities that will result in the mortgage brokerage holding momey in trust, as well as the expected amount of trust money that will be held, both in total and on behalf of Saskatchevan residents that intend to receive money from borrowers for repayment of a mortgage are administrators and need to also be licensed in that capacity*</li> </ol>	1 Upload File	
		We remind you that the morey in the context of operating as a mortgage brokerage means any money received by a mortgage brokerage from a single investor looking to purchase or fund an entitire mortgage, but does not include moned by the mortgage brokerage. It also does not include money received from an investor/inender for payment of a mortgage brokerage. It also does not include money received from an investor/inender for payment of a mortgage are brokerage and and a look be licensed in that capacity, wortgage and the site of the sit	
	2. A description of the training and experience of staff of the mortgage brokerage relating to the record keeping requirements of trust money as prescribed in the Act, including how the principal broker has gained the required knowledge to fulfil their duty to review the monthly trust account reconciliations. <sup>4</sup>	1 Upload File	
	Do you have any other supporting information regarding this application?	Yes No	
	Financial Security Details		
	Description of Financial Security*		
	Amount*		
	What type of financial security document do you need to upload?*	Capital Letter of Credit Bond Other	
	Upload Document*	1 Upload File	
Account - CCD_TD2TEST	Do you have another financial security document to upload?*	Yes No	
Go to my profile			
Log Out	)		

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

9. You will be brought to the "Declaration" step. You will need to read and complete the Statutory Declaration form. A link to the declaration form is provided on this page.

Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a commissioner for oaths or notary public.

Mortgage Brokerage with Endorsement		》?
Step 1 Event	Step 4 Declaration	Save
Step 2 Business Activity	FCAA	
Step 3 Supporting Documents	J 22222 AD EVTERNAL LIKER CHIPE (Endorsman)	<b>P</b>
Step 4 Declaration	Submission Instructions	
Account - CCD_TD2TEST		
Go to my profile	0	
Log Out	8	

Click the "I Agree" box to agree to it.

Click "Submit to FCAA".

10. The final step is the "Invoice" step.

Mortgage Brokerage with Endorsement							
Step 1 Event	۲	Step 5 Invoice - 001783				Status Pending	
Step 2 Business Activity	۲					Print Invoice	
Step 3 Supporting Documents	۲						
Step 4 Declaration	ø	FCAA					
Step 5		Order Details					
Invoice		Order Description: New Application – Submission #122313-00				Merchant Name: FCAA Merchant URL: https://fcaa	a-uat.saskatchewan.ca/
		Item Details:					
		Description	Product Code		Quantity	Price	Subtotal
		Mortgage Endorsement Licensing Fee	2		1	\$350.00	\$350.00
		Mortgage Endorsement Application Fee	1		1	\$250.00	\$250.00
						GST:	\$0.00
						PSI:	50.00
						HSI:	\$0.00
						Charge Total	\$600.00 (CAD)
						charge total.	4000.00 (CAD)
		Payable Information					
			If th	e invoice amount is l	less than \$2,500, then	you can pay as follows:	
			1. 0	nline using Interac C	Online, VISA, or Maste	rCard - Please click "Proceed	to Online Payment"
			2. V	ia Cheque - Please j	print this invoice page	and attach a cheque payable	to:
			Min Cor Suit Rec	ister of Finance sumer Credit Divisio e 601, 1919 Saskato ina SK S4P 4H2	on, Financial and Cons chewan Drive	umer Affairs Authority of Sask	katchewan
			If th	e invoice amount is s	\$2,500 or greater, ther	you must pay via cheque.	
Account - CCD_TD2TEST							
Go to my profile	0						
	-	Checkout powered by Oline	Maclan				Proceed to Pr

A licensing fee and a non-refundable application fee must be submitted along with your application. Online payment options are only available for invoices that are less than \$2,500. Payments greater than \$2,500 must be made by cheque and are payable to the Minister of Finance.

If you are paying by cheque, print and attach a copy of this invoice to the cheque payment. Cheques along with a copy of the RLS invoice can be mailed to our office at:

Financial and Consumer Affairs Authority – Consumer Credit Division Suite 601, 1919 Saskatchewan Drive Regina, Saskatchewan S4P 4H2

Once payment has been received by our office, we will review your licence application. Our office will communicate using the email address and contact information you provided to us at the beginning of the application.

Click the "Proceed to Payment" to complete the online payment. By clicking "Proceed to Payment" you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed "Charge Total". You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.* 

If you are paying by cheque, click the next arrow button on the right side of the application.

11. You will be brought back to the first page of the application.

Mortgage Brokerage with Endorsement	≡ #			
Step f Event	Step 1 122313-00 - MRT_END -	NEW		Status In Review
Step 2 Business Activity	• FCAA			
Step 3 Supporting Documents	O After completing the form click the	button on the right to proceed. Yo	ur information will be	
Step 4 Declaration	Saved			
Ship 5 Invoice	•			
	Submission Information Submission Number		122313-00	
	Licence Event Type		New Application	
	The primary contact is the individ and complete the remaining fields	ual who will be receiving communi-	ations and information from the FCAA regarding e primary contact, please select "No" below and p	this request. If you are the primary contact, please select "Yes" below provide the required information
	Prefix	First Name External	Last Name Usor	Middle Name
Account - CCD TDITEST	Title / Position			
Go to my profile Log Out	O Phone Number			

You can print a copy your completed application from your browser if you need to reference it or would like to keep a copy for your records.

On the right side of the screen, click the "Action" button and select "Print Submission".

From the licence screen, you can navigate to your RLS home screen or log out of RLS. Please refer to the RLS Basics Guide for additional information on navigating the RLS dashboard.

12. You can see if your licence is in progress or requires more information from the RLS home screen.

The "My Submissions in Review" portal list includes all submissions that you have successfully submitted to FCAA for review.

The "My Pending Submissions" includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

### **Invite Brokers/Associates**

Mortgage associates and mortgage brokers are individuals that broker mortgages on behalf of a licensed mortgage brokerage. In order for individuals to apply as a mortgage associate or mortgage broker, they need to be invited by a Mortgage Brokerage. The invitation is sent from your Mortgage Brokerage's RLS account. The proposed Mortgage Associate or Mortgage Broker will receive an invitation by email and is then responsible for completing the licence application.

In order to invite individuals to apply to broker mortgages on behalf of your mortgage brokerage, you will need to have an RLS account already. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

### 1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



## FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	0

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal on the right hand side. Please note that you can invite an associate or broker at any time during the application process. See the "Apply for Licence" section of the guide or contact us for additional guidance.

Welcome to FCAA Registration and Licensing System		// ?
This is the <b>Navigation Panel</b> . This area is dynamic based on your place in the explicition and actuate the explicition and subsections of the application. Uses the button to toggle the panel open or closed. At the bottom of this navigation panel you can find your account options, including log out.	Your Licences / Registrations / Endorsements / Film Classifications	
Account - CCD_T02TEST Go to my profile d Log Out d		

3. Click the link for the Mortgage Brokerage licence.

Please note that it may take a few seconds for the licence information to load.



4. You will be brought to the licence screen. Click on "My Brokers/Associates" in the navigation panel on the left hand side of the screen.

Start typing to filter list			
Mortgage Brokerage Licence - 100884 -	Mortgage Brokerage Licence - 100884 - EXTERNAL	USER GUIDE	Status Active
Notifications	FCAA		Apply for an Endorsement
Mortgage Brokerage with Endorsement Folder			View Licence
My Brokers/Associates			Surrender Licence
			Provide Information Update
	Licence Information		
	Licence Type	Mortgage Broker	age
	Licence #	100884	
	Licensee Name	EXTERNAL USE	R GUIDE
	Doing Business as Name		
	Date of Issue	04-Oct-2019	
	Expiry Date	Continuous Licer	nce
	Next Expected Submission	Mortgage Broker	age Annual Return
		Note: The "Next the next annual r details.	Expected Submission" is provided for ease of reference purposes only, typically only mentions eturn / renewal, and may not reflect all required filings or submissions. Please contact FCAA for
	Next Expected Annual Return / Renewal Due Date	30-Jun-2020	
	Next Expected Part VII of the Act Filing Due (Endorsement only)		
	Fiscal Year End Date	31-Dec-2019	
Account - CCD_TD2TEST			
Go to my profile			
Log Out	3		

5. You will be brought to your Broker/Associate screen. This screen will list all brokers and associates linked to your brokerage. You can manage your listing from this screen and invite new individuals to apply to broker mortgages on behalf of your mortgage brokerage.

Click the "Add another Broker/Associate Invite" button.

Mortgage Brokerage Licence - 10084 - EXTERNAL USER GUDE Mortgage Brokerage Licence	<ul> <li>Start typing to filter list</li> </ul>							<u>k</u>
Lector Liveria       Implications       <	🗧 Mortgage Brokerage Licence - 100884	Mortgage Brokerage Licence -	100884 - EXTERNAL USER GUID	E				Save
Indications       My Brokers/Associates         We break associates       Below is a list of the Brokers and Associates currently linked to your Brokerage. Click on the Broker/Associate Name to access more information and select for payment.         Broker/Associate Name       Type         Principal       Licence Status       Next Renewal Date         Broker/Associate Invites       Broker/Associate Invites       Add a Broker/Associate Invites         Broker/Associate Invites       Send Invitation       Send Invitation	Licence Events 1 >	My Brokers/Associat	es					
Modeling Brokerige with Endorsement Folder         By Brokeright Status         Below is a list of the Brokers and Associates currently linked to your Brokerige. Click on the Broker/Associate Name to access more information and select for payment.         Brokeri/Associate Name       Type         Principal       Licence Status         Next Renewal Date       Status    Brokeri/Associate Invite          Add a Brokeri/Associate Invite       Implementation	Notifications	My Brokers/Associates						
By Brokers/Associates       Below is a list of the Brokers and Associates currently linked to your Broker(Associate Name to access more information and select for payment.         Broker/Associate Name       Type         Principal       Licence Status         Next Renewal Date       Status     Broker/Associate Invites          Send Invitation	Mortgage Brokerage with Endorsement Folder							
Account - CCD TD2TEST	My Brokers/Associates	Below is a list of	the Brokers and Associates curre	ntly linked to your Brokerage. Clic	k on the Broker/Associate Nam	ne to access more information a	and select for payment.	
Account-COD TRATEST		Broker/Associate Name	Туре	Principal	Licence Status	Next Renewal Date	Status	
Add a Broker/Associate Invite		Broker/Associate Invites						
Send Invitation				Add a Broker/As	ssociate invite	÷		
Account-CCD TD2TEST								
		Send Invitation						
Account - CCD TD2TEST								
Account-CCD T02TEST								
Account - CCD TD2TEST								
Account - CCD TD2TEST								
Account - CCD T02TEST								
Account- CCD TD2TEST								
Account - CCD_TD2TEST								
	Account - CCD_TD2TEST							
	Log Out							

6. You can invite a new broker or associate or invite an existing broker or associate whose licence is currently suspend.

-			_			
• Start typing to filter list	$\equiv$					
E Mortgage Brokerage Licence - 100884	Mortgage Brokerage Licence	e - 100884 - EXTERNAL US	SER GUIDE			
Licence Events	My Brokers/Associ	iates				
Notifications	My Brokers/Associates					
Mortgage Brokerage with Endorsement Folder						
My Brokers/Associates	Below is a lis	at of the Brokers and Associa	ates currently linked to your Brokera	ge. Click on the Broker/Associa	te Name to access more information	n and select for payment.
	Broker/Associate Name	Туре	Principal	Licence Status	Next Renewal Date	Status
	Broker/Associate Invites					
					Invite	Status
					Pen	iding
	Are you inviting a new b	roker or associate or	Evieti	ng New		
	associate, who's licence	s currently suspend				
	Message that will be ins	erted into the invitation emai				
			Add another	Broker/Associate Invite	÷	
	Send Invitation					
Account - CCD_TD2TEST						
Go to my profile	0					
Log Out	U U					

To invite an existing broker or associate, select the "Existing" button.

You will be brought to a search menu. Type the name of the individual you would like to invite. If the existing associate or broker is in our RLS system, a list of possible matches will be generated. Select the appropriate person from the listing.

🔿 FCAA Registration and Licensing 🗙 📟 Financial and Consum	ier Affairs A 🗙	+			-	o ×
← → C △ ♠ https://fcaa-uat.saskatchewan.ca/ap Ⅲ Apps	ex/I?p=200:2: nkers A 🤱	1556841933992-ASYNC_TREE=CUR_GRP_ID_TEMP_TOP_GRP_ID_CUR_TOP_GRP_ID-3682866.3682861.3682861.3682861.3682861 eam 🚯 FCAA Central - Home 🧯 Financial Administr. 🔳 ISACA 🍇 The Institute of Inte 🗽 Center Home   Fina 📀 CUPSA - Credit Uni 🚸 Mort	.7ED tgage Stress Te	🖞 Publications Saskat	1 ×	θ:
<b>a</b> . Start typing to filter list						1/2 ?
	Mortgag	Search for an Option  C After you enter at least three characters all possible matches will appear.	1			Save
Licence Events 1	ічіу Бі	Start typing to reveal options				
Notifications Mortgage Brokerage with Endorsement Folder	My Br	×.				
My Brokers/Associates			s more inform	nation and select for payment.		
	Brok		newal Date	Status		

Select the appropriate person from the list.

To invite a new broker or associate to apply for licensing, select the "New" button. Complete the required fields with the appropriate contact information and confirm the email address. You can include a message that will be in the RLS generated invitation.

Q Start typing to filter list	3	≡ 🕱							ļ
Mortgage Brokerage Licence - 100884 -		Mortgage Brokerage Licence - 1	00884 - EXTERNAL USEF	R GUIDE					
Licence Events	1	My Brokers/Associate	es						
Notifications		My Brokers/Associates							
Mortgage Brokerage with Endorsement Folder									
My Brokers/Associates		Below is a list of	the Brokers and Associate	s currently linked to yo	ur Brokerage. Clie	ck on the Broker/Associat	e Name to access more information	and select for payment.	
		Broker/Associate Name	Туре	Principal		Licence Status	Next Renewal Date	Status	
		Broker/Associate Invites							
		Are you inviting a new broke associate, who's licence is o First Name*	r or associate or inviting ar urrently suspended?	n existing broker or	Existing	New	Invite Pen	Status ding	×
		Last Name*							
		Email Address*							
		Confirm Email Address*							
		Message that will be inserted	d into the invitation email						
				Ad	d another Broke	er/Associate Invite	Ð		
		Send Invitation							
Account - CCD_TD2TEST									
Go to my profile	0								
Log Out	63								

You can add multiple brokers or associates from this page. Click the "Add another Broker/Associate Invite" for each broker or associate you would like to invite.

If you do not have any additional brokers or associates to invite, click "Send Invitation".

Please ensure that the email address the individual you are inviting is checked regularly. To ensure that the individual you are inviting receives the RLS invitation, please communicate to the individual you have invited to add the RLS email address <u>fcaarls@gov.sk.ca</u> to their contact list.
7. A "Mortgage Brokerage – Broker/Associate Invitation" will be sent from RLS to the individual you have invited.



8. If you need to cancel the invitation, click "View/Edit Invitation".

<ul> <li>Start typing to filter list.</li> </ul>							》?
S Mortgage Brokerage Licence - 100884	Mortgage Brokerage Licence -	100884 - EXTERNAL USE	ER GUIDE				Save
Licence Events 1	My Brokers/Associa	tes					
Notifications	My Brokers/Associates						
Mortgage Brokerage with Endorsement Folder							
My Brokers/Associates	Below is a list o	f the Brokers and Associat	es currently linked to your E	Prokerage. Click on the Broker/Associat	e Name to access more information	and select for payment.	
	Broker/Associate Name	Туре	Principal	Licence Status	Next Renewal Date	Status	
	Broker/Associate Invites						
					Pending Ad	Status	
	Are you inviting a new brok associate, who's licence is	er or associate or inviting a currently suspended?	an existing broker or No	8W			
	First Name		Đ	ternal			
	Last Name		U	er Broker			
	Email Address						
	Confirm Email Address						
	Message that will be inserted	ed into the invitation email	Ð	ternal User Guide MBMA			
				View / Edit Invitation			
			Add a	nother Broker/Associate Invite	•		
	Sand Invitation						
	Send invitation						
Account CCD TD2TEST							
Go to my profile	0						
Log Out	0						

9. From the invitation screen, click "Revoke Invitation".

A Start typing to filter list.			煌 ?					
Broker/Associate Invite	Broker/Associate Invite		Revoke Invitation					
	Brokerage Information							
	Brokerage Name EXTERNAL USER GUIDE DBA Name							
	The Brokerage listed above has stated that you are a f	The Brokerage listed above has stated that you are a Broker or Associate for their Brokerage. By accepting this invitation you are declaring that this is true						
	Broker/Associate Invite Details							
			Invite Status Pending Acceptance					
	Are you inviting a new broker or associate or inviting an existing broker or associate, who's licence is currently suspended?	New						
	First Name	External User Broker						
	Email Address	Oper Droker						
	Confirm Email Address							
	Message that will be inserted into the invitation email	External User Guide MBMA						
		Return to Maintain Brokers or Associates						
Account - CCD TD2TEST								
Go to my profile	0							
Log Out	0							

10. You will be taken back to the Broker/Associate screen. You can see the status change of the invitation.

<ul> <li>Start typing to filter list.</li> </ul>						<u>//</u>				
My Brokers/Associates	My Brokers/Assoc	My Brokers/Associates								
	My Brokers/Associates									
	Below is a	Below is a list of the Brokers and Associates currently linked to your Brokerage. Click on the Broker/Associate Name to access more information and select for payment.								
	Broker/Associate Name	Broker/Associate Name Type		Licence Status	Next Renewal Date	Status				
	Broker/Associate Invites									
					Invite S Revo	Status •ked				
	Are you inviting a new associate, who's licenc First Name	Are you inviting a new broker or associate or inviting an existing broker or associate, who's licence is currently suspended?								
	Last Name		User B	User Broker						
	Email Address									
	Confirm Email Address Message that will be in	Confirm Email Address Message that will be inserted into the invitation email			External User Guide MBMA					
			Add anoth	er Broker/Associate Invite	•					
	Send Invitation									
Account - CCD_TD2TEST										
Go to my profile	0									
Log Out	ω									

11. Once the individual you have invited has completed the Broker/Associate application, the application will be returned to you for review.

		A							// ?
S My Brokers/Associates	My Brokers/Associates								
	My Brokers/Associates Below is a list of the Brokers and Associates currently linked to your Brokerage. Click on the Broker/Associate Name to access more information and select for payment.								
		Broker/Associate Name	Туре	Principal		Licence Status	Next Renewal Date	Status	
		(N/A)	Broker	No		Inactive		Pending Approval	
	Y	Broker/Associate Invites							
							Invite S Revo	tatus ked	
	Are you inviting a new broker or associate or inviting an existing broker associate, who's licence is currently suspended? First Name			existing broker or	New External				
		Last Name			User Broker				
	Critish Hubress Confirm Email &/drass								
		Message that will be inserted into the invitation email				External User Guide MBMA			
							Pending Ac	latus cceptance	
		Are you inviting a new bro	ker or associate or inviting an e	existing broker or	New				
		First Name	criticatina anaheuded s		New				
		Last Name			External User				
Account - GCD_TD2TEST		Email Address							
Go to my profile	0	Confirm Email Address							
Log Out	0	Message that will be inser	ted into the invitation email		External User G	uide MBMA			

From the Broker/Associate screen, you can select the link to the application.

12. You will be brought to the "Broker/Associate" link page. You will need to review the broker/associate application and provide authorization for the broker/associate. A link to the Brokerage Authorization is provided on this page.

Upload the completed and signed Brokerage Authorization. The Brokerage authorization must be completed by the Principal Broker.

Please note that the broker/associate application is still subject to the review and approval by the Superintendent. Providing authorization does not mean that the application has been approved.

A Dischapping to Disc test	≡ #			<b>k</b> ?	
5 Brokerage - BrokerlAssociate Link - Kit	Brokerage - Broker/Associate Link Brokerage EXTERNAL USER GUIDE Brokerage DBA Name		Solicit Pending Approval Return to Manage Brokers or Associates View Broker Submission	Ĩ.	
	Broker/Associate Information Braker/Associate Name Licence Status Next Renewal Date	inactive			
	Acknowledgement Principal Broker of Mortgage Brokerage must complete the following: Upload Acknowledgement	Upload I Click here for	Tee the actinomicsgement form to be completed and uploaded by the Principal Braker.		
	Do you wish to send this submission back to the broker or associate for revision?	Yes No			
Account - GGD_1031E81 Gis tway profile	0				
LogOut	0				

#### **Terminate Relationship with Broker/Associate**

Mortgage associates and mortgage brokers are individuals that broker mortgages on behalf of a licensed mortgage brokerage. Mortgage brokerages are required to make a termination submission to the Superintendent within 7 days of when a broker or associate ceases to be authorized to broker mortgages on behalf of the brokerage.

In order to terminate a relationship with a broker/associate, you will need to have an RLS account already. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

#### 1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



## FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	0

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal on the right hand side.

Welcome to FCAA Registration and Licensing System		2?
Note: The Arrow of the application and Licensing System This is the Mavigation Panel. The area is a frame to a program of the application and a subsections of the application. Use the built b	Your Licences / Registrations / Endprements / Filin Classifications       Image: Apply for a Licence / Registration / Endprement / OF Filin Classification       My Pending Submissions         Image: Market of the provide of the pro	
Account - CCD_TD2TEST Go to my profile	•	
Log Out	8	

3. Click the link for the Mortgage Brokerage licence.

Please note that it may take a few seconds for the licence information to load.



4. You will be brought to the licence screen. Click on "My Brokers/Associates" in the navigation panel on the left hand side of the screen.

<ul> <li>Start typing to filter list</li> </ul>			
S Mortgage Brokerage Licence - 100884 -	Mortgage Brokerage Licence - 100884 - EXTERNAL	USER GUIDE	Status
Licence Events	-		Active
Notifications	FCAA		Apply for an Endorsement
Mortgage Brokerage with Endorsement Folder			View Licence
My Brokers/Associates			Surrender Licence
			Provide Information Update
	•		
	Licence Information		
	Licence Type	Mortgage Brokera	age
	Licence #	100884	
	Licensee Name	EXTERNAL USE	R GUIDE
	Doing Business as Name		
	Date of Issue	04-Oct-2019	
	Expiry Date	Continuous Licen	ce
	Next Expected Submission	Mortgage Brokers	age Annual Return
		Note: The "Next E the next annual re details.	Expected Submission" is provided for ease of reference purposes only, typically only mentions aturn / renewal, and may not reflect all required filings or submissions. Please contact FCAA for
	Next Expected Annual Return / Renewal Due Date	30-Jun-2020	
	Next Expected Part VII of the Act Filing Due (Endorsement only)		
	Fiscal Year End Date	31-Dec-2019	
Account - CCD TD2TEST			
Go to my profile	5		
Log Out			

5. You will be brought to your Broker/Associate screen. This screen will list all brokers and associates linked to your brokerage. You can manage your listing from this screen.

Click the link for the broker/associate you would like to terminate the relationship with.

<ul> <li>Start typing to filter list.</li> </ul>	= 🕋							1/2 ?
🗧 Mortgage Brokerage Licence - 100884	Mortgage Brokerage Licence - 100	0884 - EXTERNAL USER GUIDE						Stee
Licence Events 3	My Brokers/Associates	5						
Notifications	My Brokers/Associates							
Mortgage Brokerage with Endorsement Folder	>							
My Brokers/Associates		Below is a list of the Broke	ers and Associates currently linke	d to your Brokerage. Click on the	Broker/Associate Na	me to access more information and select for	r payment.	
	Broker/Associate Name	Turns	Deineinal	Lisens	na Status	Next Deserval Date	Status	
	Bioken/Associate Hame	Broker	No	Inactive	o status	Next Renewal Date	Pending Approval	
	Kit Kat (N/A)	Broker	No	Inactiv	0		Active	
	Broker/Associate Invites							
						Re	evoked	
	Are you inviting a new broker o licence is currently suspended	or associate or inviting an existing ?	broker or associate, who's	New				
	First Name			External				
	Last Name			User Broker				
	Email Address							
	Confirm Email Address							
	Message that will be inserted in	nto the invitation email		External User Guide MBMA				
						la	ite Status	
						Pending	Acceptance	
	Are you inviting a new broker o licence is currently suspended	or associate or inviting an existing	broker or associate, who's	New				
	First Name			New				
	Last Name			External User				
Account - CCD_TD2TEST	Email Address							
Go to my profile	0							
	Confirm Email Address							

6. Please ensure that you intend to terminate the relationship, since submitting a "termination of relationship" is not reversible. Should you need to restore the relationship, you will need to re-invite the broker or associate and new licensing fees may be required.

4 Start typing to that list :	≡ ♠		¢ ?				
5 Dokerage - Buker/kesociate Link - KI	Brokerage - Broker/Associate Link - Kit Kat Bolarage EXTERNAL USER GUDE Bolarage DBA Name fast feet		Status Active Retarn to Manage Brokers or Associates Terestinate Relationship				
	Broket/Associate Information Extend Status Litence Status Not Reviewal Data						
	Acknowledgement Principal Broker of Mortcage Brokerage must complete the following:						
	Upliked Acknowledgement	External_User_Gi	ande discer				
	Do you wish to send this submission back to the broker or associate for revision? Do you support this broker's or associate's submission to FCAA?	No. Yes					
	By selecting "Yes", you will be authorizing the braker or associate to submit his or her application to FCAA for Review. If you wish to proceed, please click "SAVE" (opper right hand comer).						
Account - CCD, TOPTE ST							
Ge is my profile Leg Out	0						

Click "Terminate Relationship".

7. You will be brought to the "Terminate Relationship" step of the Notice of Termination. Answer the questions accurately and completely.

Terminate Broker Relationship	≡ ñ			龙?					
Step f Terminate Relationship	Step 1 Notice of Termination -		Status Pending Submission	- Internet					
	FCAA		-	~					
	After completing the form click the 🛹 button on the right to proceed. Your informa	tion will be saved.		0					
	Details								
	Licence #	100884							
	Licensee Name	EXTERNAL USER O	SUIDE						
	Submission Instructions								
	Mortgage Brokerages are required to provide notification within seven days of see the information at http://fcaa.gov.ak.ca/regulated-businesses-persons/	a prescribed chnage, including where a mo businesses/mortgage-brokerages/fillings	rigage broker or a mortgage associate ceases to be authorized to broker mortgages on behalf of the brokerage. Please and-notifications-to-the-superintendent						
	Submission Number	122345-00							
	Notification Information								
	Name of Broker or Associate	Kit Kat							
	Disase Provide casestion date / effective date of termination*		100						
	Chapter Linua Cestanti della Latartita della di fattimistrati	DD-Mon-YYYY This date will be use	d to Inactivate the licence when this event is approved.						
	Is the individual who is being terminated the primary broker?*	Yes No							
	Please indicate the reason for termination / cessation (check one).*	Resigned - v	oluntary						
		Resigned - at	the firm's request						
		Dismissed in	good standing						
		Dismissed fo	r cause						
		Completed to	imporary employment contract						
		Other							
	Declaration								
	Lostfit the following								
	- All Information in this submission is accurate; and     - The brokerage has compiled with <i>The Mortpage Brokerages and Mortpage A</i>	Idministrators Act and The Mortgage Broker	ages and Montpage Administrators Reputations.						
	- Linear	Applicant Name	Dated						
	TAGREE								
Account - CCD_TD2TEST	Submit to FCAA								
Log Out	0								

You will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specifically requested by the FCAA.

Click "Submit to FCAA".

8. Our office will review the submission and communicate using the email address and contact information you provided to us at the beginning of the filing.

Terminate Broker Relationship	= <b>*</b>			1/2 ?
Step 1 Terminate Relationship	Step 1 Notice of Termination -		Status In Review	Mest
	FCAA			~
	After completing the form click the 📌 button on the right to proceed. Your information will be saved.			
	Details			
	Licence #	100884		
	Licensee Name	EXTERNAL USER	SUIDE	
	Submission Instructions			
	Submission Number	122345-00		
	Notification Information			
	Name of Broker or Associate			
	Licence # of Broker or Associate			
	Please Provide cessation date / effective date of termination	15-Oct-2019 This date will be use	d to Inactivate the licence when this event is approved.	
	Is the individual who is being terminated the primary broker?	No		
	Please indicate the reason for termination / cessation (check one):	Dismissed for cause		
	Provide the reason(s) for the termination / cessation			1 1
	Are there any items reporting pursuant to paragraph 14(3)(d) of the Regulations not previously disclosed to the Superintendent. When answering, please consider the information on the FCAA website, linked above.	No		
Account - CCD_TD2TE\$T	Declaration			
Go to my profile				
Log Out				

You can print a copy your completed application from your browser if you need to reference it or would like to keep a copy for your records.

On the right side of the screen, click the "Action" button and select "Print Submission".

From the licence screen, you can navigate to your RLS home screen or log out of RLS. Please refer to the RLS Basics Guide for additional information on navigating the RLS dashboard.

#### **Print a Licence**

In order to print your licence, you will need to have an RLS account already. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

#### 1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



## FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	0

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal on the right hand side.

Welcome to FCAA Registration and Licensing System				<u>//</u> ?
This is the <b>Navigation Panel</b> This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application. Use the button to toggle the panel open or closed.	d Your Licences / Registrations / Endorsements / Flim Classifications	/ Your Ema Correspo	My Pending Submissions My Submissions in Review My Active Licences / Registrations My Licences / Registrations that Require Action	0 0 0 0
Anum count options, including log out.				
Account - CCD_TD2TEST Go to my profile Log Out	0			

3. Click the link for the Mortgage Brokerage licence.

Please note that it may take a few seconds for the licence information to load.



4. You will be brought to the licence screen. Ensure that your pop-up blocker is disabled or you can permit pop-ups from this site.

<ul> <li>Start typing to filter list</li> </ul>		
S Mortgage Brokerage Licence - 100884 -	Mortgage Brokerage Licence - 100884 - EXTERNA	L USER GUIDE Status
Licence Events 1 >		Active
Notifications	FCAA	Apply for an Endorsement
Mortgage Brokerage with Endorsement Folder		View Licence
My Brokers/Associates	_	Surrender Licence
		Provide Information Update
	Licence Information	
	Licence Type	Mortgage Brokerage
	Licence #	100884
	Licensee Name	EXTERNAL USER GUIDE
	Doing Business as Name	
	Date of Issue	04-Oct-2019
	Expiry Date	Continuous Licence
	Next Expected Submission	Mortgage Brokerage Annual Return
		Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.
	Next Expected Annual Return / Renewal Due Date	30-Jun-2020
	Next Expected Part VII of the Act Filing Due (Endorsement only)	
	Fiscal Year End Date	31-Dec-2019
Account - CCD_TD2TEST		
Go to my profile		
Log Out		

Click the "View Licence" button on the right hand side.

5. Your licence will pop-up in a new window. Ensure that you have a PDF viewer or reader installed on your computer. From the pop-up window you can print your licence.

• Start typing to filter list	= 🏠		<u>//</u> ?
Mortgage Brokerage Licence - 100884 - Licence Events 1 >	Mortgage Brokerage L	icence - 100884 - EXTERNAL USER GUIDE	Status Active
Notifications	FCAA		Apply for an Endorsement
Mortgage Brokerage with Endorsement Folder			View Licence
My Brokers/Associates			Surrender Licence
			Provide Information Update
	Licence Information	<ul> <li>f - Google Cheme</li> <li>https://fca-uat.saskatchewan.ca/apex/f7p=200.2000.11536841933992:IDO</li> </ul>	- C X
	Licence # Licensee Name Doing Business as Name Date of Issue Evriny Date	Ficardial and Financial and Athens Authority (1) EXTERNAL USER GUIDE	ontinuous Licence Number 100884
	Next Expected Annual Return Next Expected Part VII of the Fiscal Year End Date	Making         1915 SASIGATOHEWAN DR           Admins         REGINA SASIGATOHEWAN SAP 4H2           Is licenced to operate an: Montgage Brokerage pursant to: The Montgage Brokerage           Endorsement Granted: NO           Conditions: NOWE           Business         1919 Saskatchewan, Drive	ce purposes only, typically only mentions s or submissions. Please contact FCAA for
Account - CCD_TD2TEST			
Log Out			

#### **Provide Information Updates**

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage brokerage in Saskatchewan. The Act also requires mortgage brokerages to provide notification of significant changes to your business.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	Θ

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal on the right hand side.

Wetcome to FCAA Registration and Licensing System		?
FCAA       Registration and Licensing System         This is the Navigation Panel This area is dynamic based on your place in the application and can be used as a primary loot to navigate subsections of the application.         Use the	Your Licence / Registration / Endorsement / Film Classifications	
Account - CCD_TD2TEST		
Go to my profile		
Log Out	3	

3. Click on the link for the licence that you would like to update. Please note that it may take a few seconds for the licence information to load.



4. You will be brought to the licence screen. Click on "Provide Information Update".

Start typing to filter list		<u>//</u> ?
S Mortgage Brokerage Licence - 100884 -	Mortgage Brokerage Licence - 100884 - EXTERNAL	L USER GUIDE Status
Licence Events 1 📀		Active
Notifications	FCAA	Apply for an Endorsement
Mortgage Brokerage with Endorsement Folder		View Licence
My Brokers/Associates		Surrender Licence
		Provide Information Update
	Licence Information	
	Licence Type	Mortgage Brokerage
	Licence #	100884
	Licensee Name	EXTERNAL USER GUIDE
	Doing Business as Name	
	Date of Issue	04-Oct-2019
	Expiry Date	Continuous Licence
	Next Expected Submission	Mortgage Brokerage Annual Return
		Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.
	Next Expected Annual Return / Renewal Due Date	30-Jun-2020
	Next Expected Part VII of the Act Filing Due (Endorsement only)	
	Fiscal Year End Date	31-Dec-2019
Account - GGD_ID2TEST		
Log Out		

5. You will be brought to the first page of the licence event.

Mortgage Administrator	<u>≡ ñ</u>	ķ		
Step 1 Event	Step 1 122331-01 - MRT_APP - CHNG Pending Submission			
Step 2 Business Entity	· FCAA			
Ship 3 Dusiness Activity				
Step 4 Locations	Pose Comparing the form cack my pre-source on owingh to proceed, now insurrandon will be			
Step 5 Suitability for Licensing	Submission Instructions			
Stop 6 Supporting Documents	Weccene to the Financial and Consumer Aflairs Authority's (FCAA) online Registration and Licensing System (RLS). Please take a moment to translation yourself with the licensing requirements and the information you will not be determined to complete the submittee submittee and the information of the submittee submi	erent ens at any ps.		
	Submission Information			
	Submission Number 122331-01			
	Licence Event Type Information Update			
	Primary Contact Information			
	The primary contact is the individual who will be receiving communications and information from the FCAA regarding this request. If you are the primary contact, please select "Ves and complete the remaining fields. If another individual should be the primary contact, please select "No" below and provide the required information.	" below		
	Are you the primary contact person for this application?" Yee No			
	Prefix First Name* Last Name* Middle Name			
	C External User			
Account - CCD_TD21EST	Title / Position* CEO			
Go to my profile	C Email Address"			
Log Out	O Phone Namber"	_		

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it;
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Actions

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

Click the next arrow button on the right side of the application until you reach the application step you would like to change information on.

6. Click the "Make Changes" button to unlock the application step you would like to change the information on.

Mortgage Administrator		<u>/</u>	?
Step 1 Event	Step 2 Business Entity	Make Changes	Next
Step 2 Business Entity	FCAA		Prev
Step 3 Business Activity	After completing the form click the  hutton on the right to proceed. Your infor	mation will be	
Step 4 Locations	Saved. 122331-01 - EXTERNAL USER	Indon'i Will Go	
Step 5 Suitability for Licensing	Business Entity Information		
Step 6 Supporting Documents	The next fiscal year end of the applicant is: Corporation	31-Dec-2019	
Step 7 Declaration	Please provide the following information about the corporation:		
	Corporation name (Entity name)	EXTERNAL USER	
	ISC Registration Number of the Corporation (Entity number)	123456	
	Please upload the ISC Corporate Profile Report of the Corporation	External_User_Guide.docx	
		Download File	U
		If you do not have your ISC Corporate Profile Report please go to https://www.isc.ca to obtain it.	
	Please provide the names of all corporate officers/directors		
	Name of Officer or Director	External User	
	Do you conduct business as a mortgage administrator under any other business/operating name(s)?	No	
	Mailing Address Information		
	Please provide the address for the principal business off	ice of the applicant, as well as the other indicated information. It cannot be a PO Box Number.	
Account - CCD_TD2TEST	This address is the main location	from which you will conduct your mortgage administration activities.	
Go to my profile			
Log Out			

Change the information or documentation on the application step as you need to.

Click the next arrow button on the right side of the application, and continue to review and answer all questions on each step of the application.

7. On the "Declaration" step you will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.



Click "Submit to FCAA".

8. Our office will review the filing and communicate using the email address and contact information you provided to us at the beginning of the filing.

You can see if your licence is in progress or requires more information from the RLS home screen under the "My Submissions in Review" portal. This list includes all submissions that you have successfully submitted to FCAA for review.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

#### Submit an Annual Return

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage brokerage in Saskatchewan. The Act also requires mortgage brokerages to provide notification of significant changes to your business.

Once licensed, a mortgage brokerage must ensure that it complies with all aspects of the legislation. The brokerage is also responsible to ensure that every broker and every associate brokering mortgages on its behalf also complies with the legislation.

A mortgage brokerage that obtains an endorsement needs to comply with the requirements mortgage brokerages without endorsements need to meet, as well as the additional provisions such as those relating to money handling, reporting, and financial security. These requirements are complex, and mortgage brokerages that have an endorsement need to ensure they have a thorough understanding of all requirements. Mortgage brokerages with an endorsement must maintain compliance with the financial security requirements set by the Superintendent. They must also provide the necessary annual filings, including audited financial statements and an audit report confirming compliance with the legislation.

This section of the guide shows the process for the annual return submission. Similar procedures are used for the annual filing and are not expressly set out in this guide. If you require additional guidance, please contact our office (see the "Contact Us" in this guide).

You are able to start your annual return submission in RLS one month prior to the due date. You can access a summary of the requirements and supporting materials required in the Mortgage Brokerage Licence Toolkit and also on our webpage.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



### FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	Ð

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Licences/Registrations that Require Action" portal.

Click on the link for the licence that you would like to make a submission for. Please note that it may take a few seconds for the licence screen to load.



3. You will be brought to the licence screen. Click on the "Start Annual Return" button.

Q Start typing to litter list.		≡ 🐔	炮 ?
Mortgage Brokerage		Mortgage Brokerage Licence - 100884 - I	EXTERNAL Status
Licence Events	1 D	USER GUIDE	Active
Notifications		ECAA A	View Licence
Mortgage Brokerage wit	1 2		Start Annual Return
My Brokers/Associates			Surrender Licence
		Licence Information	
		Licence Type	Mortgage Brokerage
		Licence #	100884
		Licensee Name	EXTERNAL USER GUIDE
		Doing Business as Name	
		Date of Issue	01-Jul-2019
		Expiry Date	Continuous Licence
		Next Expected Submission	Mortgage Brokerage Annual Return
Account - CCD_TD2TEST			Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.
Go to my profile	0	Next Expected Annual Return / Renewal Due Date	30-Jun-2019
Log Out	0		

4. You will be brought to the first step of your annual return application – "Event".

Mortgage Brokerage		<u>k</u>	?
Step 1 Event	Step 1 122250-02 - MRT_BRK - RNWL	Status Pending Submission	
Step 2 Business Entity	FCAA		•
Step 3 Business Activity	After completing the form click the	2	-
Step 4 Locations	saved.		
Step 5 Suitability for Licensing	Submission insurctions		
Step 6 Supporting Documents	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Please take a moment to familiarize yourself with the licensing requirements and the inform	Licensing System (RLS). ation you will need to complete the submission process. You may wish to review the different	
	pages of the submission (the "steps") in advance. While you will not be able to submit the s time. You can also review information on our website at www.forca.gov.st.cc. When on th If you have any questions about licensing requirements or about how to use RLS to make a	ubmission to FCAA unit ail required head have been completed, you can view the screens at any main FCAA webgae, please nearbaide to the approvider porgram for further information. submission to FCAA, please contact us at <b>fid@gov.sk.ca</b> or ( <b>306</b> ) <b>787-6700</b> .	
	Submission Information		
	Submission Number 122250-02		
	Licence Event Type Annual Return	1	
	Primary Contact Information		
	The primary contact is the individual who will be receiving communications and information and complete the remaining fields. If another individual should be the primary contact, pleas	rom the FCAA regarding this request. If you are the primary contact, please select "Yes" below e select "No" below and provide the required information.	
Account - CCD_TD2TEST	Are you the primary contact person for this application?" Yes	lo	
Go to my profile	Prefix First Name*	Last Name* Middle Name	
Log Out			

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it; 🔚
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Actions

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

5. Confirm that you are the primary contact. If you are not the primary contact, click "No" and provide the contact information for the primary contact.

Mortgage Brokerage	<u>=                                    </u>	<u>k</u>	?
Step 1 Event	Step 1 122250-02 - MRT_BRK - RNWL	Status Pending Submission	Meet Contraction
Step 2 Business Entity	FCAA	•	~
Step 3 Business Activity	After completing the form click the	e A	Actions
Step 4	saved.	-	~
Step 5 Suitability for Licensing	Submission instructions		
Step 6 Supporting Documents	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration Please take a moment to familiarize yourself with the licensing requirements and the in pages of the submission (the "Steps") in advance. While you will not be able to submit time. You can also review information on our vetsitle at: www.fcaa.gov.sk.ca. When or If you have any questions about licensing requirements or about how to use RLS to ma	and Licensing System (RLS). ormation you will need to complete the submission process. You may wish to review the different the submission to FCAA until all required fields have been completed, you can view the screens at any the man FCAA webpage, please navigate to the appropriate program for further information. ke a submission to FCAA, please contact us at <b>fid@gov.sk.ca</b> or ( <b>306</b> ) <b>787-6700</b> .	
	Submission Information		
	Submission Number 122250-0	12	
	Licence Event Type Annual R	leturn	
	Primary Contact Information		
	The primary contact is the individual who will be and complete the remaining fields. If another insertion of any contact, p	tion from the FCAA regarding this request. If you are the primary contact, please select "Yes" below lease select "No" below and provide the required information.	
Account - CCD_TD2TEST	Are you the primary contact person for this application?"	No	
Go to my profile	Prefix First Name*	Last Name* Middle Name	

The individual listed as the primary contact for the annual return submission will receive emails and may be contacted by our office regarding the filing and/or licence.

Click on the next arrow button on the right side of the annual return submission.

6. Review and complete all of the information and documentation on each step of the annual return application. If nothing has changed, click the next arrow button to move to the next step of the application.

Review each step and make sure you have answered all of the questions accurately and completely and uploaded all supporting documentation required.

7. On the "Declaration" step you will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.



Click "Submit to FCAA".

8. You will be brought to the "Invoice" step.

Mortgage Brokerage		≡ 🐔				
Step 1 Event	ø	Step 9 Invoice - 001800			Status Pending	
Step 2 Annual Return Info	0				Print Invoice	
Step 3 Business Entity	ø	5000				
Step 4 Business Activity	0	FCAA				
Step 5 Locations	ø	Order Details Order Description:			Merchant Name: FCAA	
Step 6 Suitability for Licensing	0	Annual Return – Licence #100884 - Submi Item Details:	ssion #122250-02		Merchant URL: https://loaa	uat saskatchewan.ca/
Step 7	0	Description	Product Code	Quantity	Price	Subtotal
upporting Documents		Endorsement Fee	2	1	\$350.00	\$350.00
tep 8 eclaration	ø	Mortgage Brokerage Annual Return	1	1	\$400.00	\$400.00
					GST:	\$0.00
tep 9 . wolce					PST	\$0.00
					HST	\$0.00
	l l l l l l l l l l l l l l l l l l l				Shipping Cost:	\$0.00
					Charge Total:	\$750.00 (CAD)
		Payable Information				
				the invoice amount is less than \$2,500, the	n you can pay as follows:	
				Online using Interac Online, VISA, or Mast	erCard - Please click "Proceed	to Online Payment*
			-	Via Cheque - Please print this invoice page	e and attach a cheque payable t	o.
				finister of Finance consumer Credit Division, Financial and Con kuite 601, 1919 Saskatchewan Drive legina SK S4P 4H2	sumer Atlairs Authority of Saski	richewan
				the invoice amount is \$2,500 or greater, the	n you must pay via cheque.	
Account - CCD_TD2TEST						
So to my profile	٥	Moneris Contine VIS	A Muster Card			Proceed to Payment
Log Out	0	Seconemi Contraction				

An annual return fee must be submitted along with your application. Online payment options are only available for invoices that are less than \$2,500. Payments greater than \$2,500 must be made by cheque and are payable to the Minister of Finance.

If you are paying by cheque, print and attach a copy of this invoice to the cheque payment. Cheques along with a copy of the RLS invoice can be mailed to our office at:

Financial and Consumer Affairs Authority – Consumer Credit Division Suite 601, 1919 Saskatchewan Drive Regina, Saskatchewan S4P 4H2

Once payment has been received by our office, we will review your licence application. Our office will communicate using the email address and contact information you provided to us at the beginning of the application.

Click the "Proceed to Payment" to complete the online payment. By clicking "Proceed to Payment" you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed "Charge Total". You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.* 

If you are paying by cheque, click the next arrow button on the right side of the application.

9. Our office will review the annual submission and communicate using the email address and contact information you provided us at the beginning of the submission.

You can see if your annual return submission is in progress or requires more information from the RLS home screen under the "My Submissions in Review" portal. This list includes all submissions that you have successfully submitted to FCAA for review.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your annual return submission is approved, you will receive an approval completion email notice and can login to print your licence.

#### Surrender a Licence

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage administrator in Saskatchewan. The Act also requires mortgage brokerages to provide notification of significant changes to your business. If you cease carrying on business in Saskatchewan, you can apply to surrender your licence to FCAA which may result in the cancellation of your licence.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

#### 1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



## FCAA Registration and Licensing System

Register
0

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal.

Wetcome to FCAA Registration and Licensing System				<u>//</u> ?
This is the <b>Navigation Panel</b> . This area is dynamic based on your place in the application and				
can be used as a primary tool to navigate subsections of the application.			My Pending Submissions	0
			<ul> <li>My Submissions in Review</li> </ul>	0
Use the button to toggle the panel open or closed.	Your Licences / Apply for a Licence / Registrations / Registration /	Your Ema Correspo	My Active Licences / Registrations	0
At the bettern of this povisation panel you can find	Endorsements / Film Endorsement / Or Film Classifications Classification	n	My Licences / Registrations that Require Action	0
your account options, including log out.				
Account - CCD_TD2TEST				
Go to my profile				

Click on the link for the licence that you would like to make a submission for. Please note that it may take a few seconds for the licence screen to load.

3. You will be brought to the licence screen. Click on the "Surrender Licence" button.

<ul> <li>Start typing to filter list</li> </ul>	$\equiv$	<u>//</u> ?
Mortgage Brokerage Licence - 100884 -	Mortgage Brokerage Licence - 100884 - EXTERNAL	USER GUIDE Status
Licence Events 1		Active
Notifications	FCAA	Apply for an Endorsement
Mortgage Brokerage with Endorsement Folder		View Licence
My Brokers/Associates		Surrender Licence
		Provide Information Update
	Licence Information	
	Licence Type	Mortgage Brokerage
	Licence #	100884
	Licensee Name	EXTERNAL USER GUIDE
	Doing Business as Name	
	Date of Issue	04-Oct-2019
	Expiry Date	Continuous Licence
	Next Expected Submission	Mortgage Brokerage Annual Return
		Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.
	Next Expected Annual Return / Renewal Due Date	30-Jun-2020
	Next Expected Part VII of the Act Filing Due (Endorsement only)	
	Fiscal Year End Date	31-Dec-2019
Account - CCD TD2TEST		
Go to my profile		
Log Out		

4. You will be brought to the "Termination" screen. Answer the questions accurately and completely and upload all requested supporting documentation.

MRT Surrender Licence				// ?
Step 1 Request	Step 1 122331-02 - MRT_APP - TRMNTN		Status Pending Submission	Save Next
	FCAA			~
	Licence: 100890 - EXTERNAL USER			
	Details			
	Submission Number	122331-02		
	Please provide a detailed explanation of the circumstances of your request.*			
	Please indicate the date you would like your request to become effective.	DD-Mon-YYY	Y	
	Please provide any documents that support your request by uploading them to the system (optional)	1 Upload Fi	le	
	Submit Licence Surrender Request Cancel Licence Surrender Requ	est		
Account - CCD_TD2TEST				
Go to my profile	2			
Log Out	8			

Click "Submit Licence Surrender Request".

5. All submissions made through RLS are subject to review and approval by the Superintendent who may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

# Mortgage Administrator

This section of the guide is specific to mortgage administrators to provide guidance on specific mortgage administrator processes. If you are not currently licensed as a mortgage administrator or seeking licensing as a mortgage administrator, please refer the appropriate section of this guide.

#### **Compliance with Legislation**

The Mortgage Brokerages and Mortgage Administrators Act (the "Act") and The Mortgage Brokerages and Mortgage Administrators Regulations (the "Regulations") provide the legislative framework for the regulation of mortgage brokerages, brokers, associates and mortgage administrators in Saskatchewan. The Act applies to all persons carrying on the business of brokering or administering mortgages in Saskatchewan.

Once you are licensed as a mortgage administrator, you must maintain compliance with the financial security requirements set by the Superintendent. Mortgage administrators must also provide the necessary annual filings, including audited financial statements and an audit report confirming compliance with legislation. If you are unsure of your specific legislative requirements or need additional help or guidance, please contact our office (see the "Contact Us" in this guide) or review the guidance available on our webpage.

#### **Licensing Requirements**

Mortgage administrators are corporations that either receives payments made by a borrower and remits those payments to the investor; or monitors the performance of a borrower with respect to his or her obligations under the mortgage. Brokers and associates do not work on behalf of a mortgage administrator; however, it is possible that a mortgage administrator will also undertake the activities of a mortgage brokerage in which case separate licences are needed for each activity.

You can access a summary of the application and the supporting material requirements on our webpage.

#### Apply for a Mortgage Administrator Licence

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage administrator in Saskatchewan.

All applications made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your application. You will be notified of the status of an application (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to.

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



Financial and Consumer Affairs Authority

## FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	0

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "Apply for a New Licence" button.



3. Select "Consumer Credit" as the Licencing Division.

<b>Q</b> Start typing to filter list			// ?
C Licence Selection	Licence Wizard Records Licence Selection		Save
	Type of Licence		
	Select the Licencing Division	O Consumer Credit	
		Consumer Protection	
		Insurance	
		Pensions	
	Select the Licence \ Registration you wish to apply for	Please select to reveal list	
Account - CCD_TD2TEST			
Go to my profile			
Log Out	3		
Account - CCD_TD2TEST Go to my profile ( Log Out (	Select the Licence \ Registration you wish to apply for	Consumer Credit Consumer Protection Insurance Pensions Please select to reveal list	

4. Select "Mortgage Administrator" from the dropdown menu.

Start typing to filter list			// ?
Licence Selection	Licence Wizard Records Licence Selection		Save
	Type of Licence		
	Select the Licencing Division	O Consumer Credit	
		Consumer Protection	
		Insurance	
		Pensions	
	Select the Licence \ Registration you wish to apply for	Please select to reveal list	
		Loan Broker Mortgage Administrator Mortgage Broker/Associate Mortgage Brokerage with Endorsement Payday Lender - Legal Entity Payday Lender - Physical Location Trust, Loan, or Financing Corporation	
Account - CCD_TD2TEST			
Log Out	0		

5. Carefully review the "Before You Begin" section. You can print this page from your browser if you need to reference it.

Q Start typing to filter list	$\equiv$		,	// ?
Licence Selection	Licence Wizard Records Licence Selection			Save
	Type of Licence			
	Select the Licencing Division	O Consumer Credit		
		Consumer Protection		
		Insurance		
		Pensions		
	Select the Licence \ Registration you wish to apply for	Mortgage Administrator		
	Before You Begin			
	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registi Please take a moment to familiarize yourself with the locaring requirements and clicking the great button below, you may with to rever the different pages of th fields have been completed, you can view the screens at any time. You can also in administrators. If you have any questions about licensing requirements or about how to use RLS After You Submit Once you have completed your submission, it will be reviewed by FCAA. You may these requests will ensure the review of your submission is not delayed. You will to Unless otherwise directed, any correspondence you receive from FCAA will direct Security Controls.	ration and Licensing System (RLS). the information you will need to complete the submission process. Once you have triggered the submission to esubmission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all re eview information on our website at: http://fcaa.gov.sk.ca/regulated-businesses-persons/businesses/mor to make a submission to FCAA, please contact us (contact information available via the above link). y be contacted to provide additional information in order to complete the review process. Your timely response te advised of the progress of your submission electronically by email. to require you to return to the RLS portal to ensure the security of your information.	y iquired rtgage-	
Account - CCD_TD2TEST Go to my profile O Log Out O	Terms of Use FCA3 regulatory body comprised of the different divisions (Regulatory Division Laws). By accessing this system, including providing or submitting any information any of its Regulatory Divisions may be used, disclosed or shared by FCAA or any information amongst the different Regulary Divisions.	s") that administer a number of regulatory programs pursuant to various legislation and regulations ("Regulator ("Information"). I acknowledge, recognize and understand that any and all information I provide to FCAA an of its Regulatory Divisions as authorized by Regulatory Laws or other applicable laws, including the sharing o I Acknowledge	ory d/or of the	

Click "I acknowledge".

6. You will be brought to the first step of your application – "Event".

Step 1       Step 1         Event       Status         Business Entity       Pending Submission         Step 3       FC         Business Activity       FC         Step 4       Step 4         Step 5       Step 4         Step 6       Step 4         Step 6       Step 6         Step 1       Step 6         Step 6       Step 6     <
Step 2 Business Entity       Image: Construction of the start of the
Step 3 Business Activity       After completing the form click the proceed. Your information will be saved.         Step 4 Locations       Step 5 Suitability for Licensing         Step 6 Supporting Documents       Welcome to the Financial and Consumer Aftairs Authority's (FCAA) online Registration and Licensing System (RLS).         Please take a moment to familiarize yourself with the licensing requirements and the information you will note able to system the submission to proceed any with the sciences on the submission to you will not be able to system (RLS).
Stop 4 Locations       Supplication         Stop 5 Supporting Documents       Supporting Documents
Step 5 Suitability for Licensing       Submission Instructions         Step 6 Supporting Documents       Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS).         Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any
Stop 6 Supporting Documents Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS). Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in on the able to submit the submission process. You may wish to review the different pages of the submission (the "Steps") in on the able to submit the submission process. You may wish to review the different pages of the submission for the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to review the different pages of the submission process. You may wish to revi
pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any
Slop / time. To ucan as or review mormation on our vesses at www.rca.gov.sk.ca. When on the man FCAA vebpage, pieses navgate to the appropriate program for further information.
Submission Information         Submission Number       122331-00         Licence Event Type       New Application         Primary Contact Information       Image: Contact Information from the FCAA regarding this request. If you are the primary contact, please select "Yes" below and complete the remaining fields. If another individual should be the primary contact, please select "No" below and provide the required information.         Are you the primary contact person for this application?*       Yes       No         Prefix       First Name*       Last Name*       Middle Name         Image: Contact Information       Image: Contact Information from the FCAA regarding this required information.       Image: Contact Information
Account - CCD_TD2TEST Itile / Position*
Co to my profile Email Address* Please enter a valid email address.

On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it;
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

Actions

7. Confirm that you are the primary contact. If you are not the primary contact, click "No" and provide the contact information for the primary contact.

Mortgage Administrator			?
Step 1 Event	Step 1 122331-00 - MRT_APP - NEW	Status Pending Submission	
Step 2 Business Entity	FCAA	<u>~</u>	1
Slep 3 Business Activity	After completing the form disk the relation of builting on the right to proceed. Your inform	Action will be	
Step 4	Alter Completing the form click the police on the right to proceed, four minor saved.	uraniou wiii pe	1
Step 5 Suitability for Licensing	Submission Instructions		
Step 6 Supporting Documents	Welcome to the Financial and Consumer Affairs Authority's (FCAA) online R Please take a moment to familiarize yourself with the licensing requirements	Registration and Licensing System (RLS). s and the information you will need to complete the submission process. You may wish to review the different	
Step 7 Declaration	pages of the submission (the "Steps") in advance. While you will not be able time. You can also review information on our website at: www.fcaa.gov.sk.	e to submit the submission to FCAA until all required fields have been completed, you can view the screens at any ca. When on the main FCAA webpage, please navigate to the appropriate program for further information.	
	If you have any questions about licensing requirements or about how to use	RLS to make a submission to FCAA, please contact us at fid@gov.sk.ca or (306) 787-6700.	
	Submission Number	122331-00	
	Licence Event Type	New Application	
	Primary Contact Information The primary contact is the individual who will be and complete the remaining fields. If another individual	and information from the FCAA regarding this request. If you are the primary contact, please select "Yes" below y contact, please select "No" below and provide the required information.	
	Are you the primary contact person for this application?*	Yes No	
	Prefix First Name*	Last Name* Middle Name	
	0		
Account - CCD_TD2TEST	Title / Position*		U
Go to my profile	Email Address*	Please enter a valid email address.	
Log Out	Phone Number*		

The individual listed as the primary contact for the application will receive emails and may be contacted by our office regarding the application and/or licence.

Once the primary contact information has been completed, click on the next arrow button on the right side of the application.

8. You will be brought to the "Business Entity" step of your application.

Mortgage Administrator		≡		y,	
Step 1 Event	ø	Step 2 Business Entity			Save L
Step 2 Business Entity		FCAA			ATEN
Step 3 Business Activity	۲	After completing the form click the  button on the right to proceed. Your inform	nation will be saved.		9
Step 4 Locations	۲	122331-00 -			
Slep 5 Suitability for Licensing		Business Entity Information			
		The next fiscal year end of the applicant is:*	DD-Mon-YYYY	0	
Supporting Documents	۲	Corporation			
Step 7 Declaration	۲	Please provide the following information about the corporation:			
		Corporation name (Entity name)*	Corporate name as registered with ISC		
		ISC Registration Number of the Corporation (Entity number)*		_	
		Please upload the ISC Corporate Profile Report of the Corporation*	1 Upload File		
			If you do not have your ISC Corporate Profile Report please go to https://www.isc.ca to obtain it.		
		Please provide the names of all corporate officers/directors			
		Name of Officer or Director*			
		Add another Officer or Director Record			
		Do you conduct business as a mortgage administrator under any other business/operating name(s)?*	Yes No		
Account CCD TD2TEST		Please upload an organizational chart showing the structure of the			
Go to my profile	0	corporations, including any parent, subsidiary or associated company relationships*	1 Upload File		
Log Out	0	Provide a brief history of the applicant:*			

Answer the questions accurately and completely and upload all requested supporting documentation..

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.
9. On the "Business Activity" step, you will need to answer the questions and upload proof of your Errors and Omissions Insurance. A link to guidance on the Errors and Omissions insurance is provided on this page.

Mortgage Administrator		≡ 🛪				1
Step 1 Event	٢	Step 3 Business Activity				
Step 2 Business Entity	0	FCAA				
Step 3 Business Activity			- Bo cold in second Mars of			
Step 4 Locations		122331-00 - EXTERNAL USER	n the right to proceed. Your in	ormation will be saves.		
Step 5 Suitebility for Linearing		Errors and Omissions Insurance				
our addition of the content of the second se		Insurer Name*				1
Supporting Documents	<i>.</i>	Policy #"				
Step 7 Declaration		Expiry Date"		0D-Mon-YYYYY		0
		Please upload proof of insurance*		<ul> <li>Holand Ella</li> </ul>		
				Click here to view ouldance n	elated to "Errors and Omissions Insurance".	
		Location of Trust Account(s)				
		Name of financial institution maintaining the	e brokerage trust account"			1.0
		Street'				
		City*				
		Pristal Code*				
		Designation		ABA 9A9		
		FILMER			SASKATCHEWAN	0
		Transit #"	Institutio	20 #"	Account #*	
		Please provide evidence that the trust acco Saskatchewan in the name of the applicant	unt is held in the province of	1 Upload File		
				Add a Trust Account Location	•	
		Signatories				
		Name*		Relatonship	·	
Account - CCD_T021881 Go to my profile	0			Add a Signatory	0	
Log Out	ő			noo a signatory		

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

10. You will be brought to the "Locations" step. Answer the questions accurately and completely for any additional business office(s) from which you will conduct mortgage administration activities, along with the other supporting information set out for the principal business address.

Mortgage Administrator		// ?
Step 1 Event	Step 4 Locations	Next
Step 2 Business Entity	FCAA	
Step 3 Business Activity	After completing the form click the 🥔 button on the right to proceed. Your information will be saved	
Step 4 Locations	122331-00 - EXTERNAL USER	
Step 5 Suitability for Licensing	Additional Business Office(s)	
Step 6 Supporting Documents	Indicate the address for any additional business office(s) from which you will conduct mortgage administration activities, along with the other supporting information set out for the principal business office.	
Step 7 Declaration	Add an Additional Office(s)	
Account - CCD_TD2TEST		
Log Out	3	

If you have additional business office(s) from which you will conduct mortgage administration activities, click the "Add an Additional Office(s)" green button at the bottom of the screen.

Click the next arrow button on the right side of the application.

11. On the "Suitability for Licensing" step, you will need to answer the questions and upload a criminal record check for the sole proprietor, each partner, or each director, officer or employee of the applicant.

Mortgage Administrator		= 🗠					
Stop 1 Event	0	Step 5 Suitability for Licensing					
Stop 2 Business Entity	ø	FCAA					
Step 3 Business Activity	0						
Ship 4	0	After completing the form click the <i>reference</i> button on the right to proceed. Your inform 122331-00 - EXTERNAL USER	nation will b	e saved.			
Ship 5		Criminal Record Details					
Suitability for Licensing		During the past ten years, has the applicant, any partner, or any director, o	flicer or e	nolovee of the ap	olicant		
Supporting Documenta	· ·	Had a civil action or administrative proceeding brought against your	Yes	No			
Declaration		Been charged with an offence pursuant to any law of any jurisdiction, excludes traffic offences 2*	Yes	No			
		Been convicted of a criminal offence?"	Yes	No			
		Been convicted of violating any securities, insurance, hust and loan, montgage brokers, loan brokers, real estate or consumer protection levelation?	Yes	No			
		Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a patition in bankruptcy?*	Yes	No			
		Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country?*	Yes	No			
		Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?"	Yes	No			
		If you have any additional information or if you answered "Yes" to any of t information, details and specifics including dates, tines imposed and action burning the past ten years, has the applicant, or any director, officer or sub	Add a Se stantial sh	pporting Docum	pload supporting doci e documents accordin nt O more) of the applicant	uments. These documents gly.	may provide additional flicer or substantial sharehold
		If you have any additional information or if you answered "Yes" to any of t information, details and specifics including dates, thes imposed and action buring the past ten years, has the applicant, or any director, officer or sub (10%) or more) of a firm or corporation that has:	Add a Su stantial sh	Destions please le sure to label ti pporting Docum areholder (10% o	pload supporting doc e documents accordin nt O more) of the applicant	iments. These documents gly.	may provide additional fficer or substantial sharehold
		If you have any additional information or if you answered "Yes" to any of t information, details and specifics including dates, these imposed and action During the past ten years, has the applicant, or any director, officer or sub (10%) or more) of a firm or corporation that has. Had a civil action or administrative proceeding brought against it alieging, traud, breach of traud, decet or microgreentation?" Been charact with an other pursue that wise of any smellaction.	Add a So stantial sh	No	pload supporting doc e documents accordin nt O more) of the applicant	iments. These documents	may provide additional fficer or substantial sharehold
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		If you have any additional information or if you answered "Yes" to any of t information, details and specifics including dates, thes imposed and action provide the specifics including dates, these imposed and action provide the specific of the specification of any director, officer or sub (10% or more) of a firm or corporation that has: Had a coll action or administrative proceeding brought against it alieging that, breach of trust, decet or misrepresentation?" Been charged with an offence pursuant to any law of any jurisdiction, escuding ratic, denoise?" Been connected of a criminal offence?" Been connected of a criminal offence?" Been consider of a segment of the specifies in patient and toan, motgage brokers, bas brokers, real estate or consumer protection legislation?" Made an assignment for the benefit of cubitors, or baccome legity insolvent, or been adjudged a barkrupt or field a potition in barkrupt(r)" Had a licence or segistration related or unitary state or country? Been the subject of disciplinary action by any licensing regulatory authority under the laws of any previous, limitory, state or country?	Add a Sustaination of the above of the above of the second statem. Add a Sustaination of the second statement of the second st	le sure to label 1 pporting Docum arreholder (10% o No No No No No	plead supporting doc e documents accordin nt O more) of the applicant	umenta. These documents	may provide additional
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		It information, details and specifics including dates, frees imposed and acts information, details and specifics including dates, frees imposed and acts of the second dates in the second dates, frees imposed and acts of the second dates in the second dates, frees imposed and acts of the second dates in the second dates. These imposed and acts is the second dates in the second dates in the second dates in the second dates. These imposed and acts is the second dates in the second dates in the second dates. These imposed and acts is the second dates in the second dates in the second dates in the second dates. These imposed and acts is the second dates in the se	Add a So atartial sh Yes Yes Yes Yes Yes Yes Yes Yes Yes Add a So Add a So	peorting Decements in the same to label 12 peorting Decements in the same to label 12 memory of the same to label 10 memory of the same to label 10 peorting Decements (Decements (CRC) No.	plead supporting doc e documents accordin more) of the applicant more) of the applicant plead supporting doc s documents accordin t	uments. These documents giv.	may provide additional
		It you have any additional information of it you answered "Yes" to any of it information, details and specifics including dates, fires imposed and acts information, details and specifics including dates, fires imposed and acts it will be added a specific and the specific of the specifi	Add a Subser. Add a Subser. Yes Yes Yes Yes Yes Yes Yes Yes Add a Subser. Add a Subser.	Destina please le sure to label d' pporting Docum metholder (10% o No No No No No No No No Deste sure to label d pporting Docum	plead supporting doo nt more) of the applicant plead supporting doos doosnents accordin t	uments. These documents giv.	may provide additional
Account - GCD_T02/TEST		It you have any additional information of it you answered "Yes" to any of the information, details and specifics including dates, fives imposed and acts information, details and specifics including dates, fives imposed and acts information, details and specifics including dates, fives imposed and acts information of a firm or cooperation that has. Had a cull actor or administrative proceeding brought against it alieging flux, treach of trust, decet or micropresentation? Been canceled of a firm or cooperation that has a second and acts of the second of a second cooperation that has a second process of the second of an end or cooperation that has a second of a second cooperation that has a second of a second cooperation that has a second of a second cooperation of the second of any province, tentors, end bases or consumer protection of autors or cooperation that a second a point of a point on a basing stop? Had a lacend or equitation status, support and cooperative? Had a lacend or equitation any second the second cooperative accounting the second second or any province, tentors, state or country? Been the support of the laws of any province, tentors, state or country? Had a lacend or equitation and status support coording regulation? Hyou have any additional information or if you answered and acts of the second and acts of the second seco	Add a Subject of Subje	Desitions preserve to label of poorting Documents of the same holder (10% of No	plead supporting door at more) of the applicant plead supporting door doornents accordin at t he following individue (k )	uments. These documents giv.	may provide additional

Criminal record checks should be dated no earlier than 3 months from the date you submit the application to us.

If a criminal record check is required, persons resident in Canada will need to obtain it from any police agency (RCMP, municipal police in any province) or a credit reporting agency registered in Saskatchewan. You can obtain a list of registered credit reporting agencies under the Consumer Protection heading at <a href="https://fcaa.gov.sk.ca/fcaa411">https://fcaa.gov.sk.ca/fcaa411</a>.

Persons who are not resident in Canada can provide a CRC from a police agency, or another provider. If using another provider, applicants should contact the appropriate regulatory division at the FCAA (<u>https://fcaa.gov.sk.ca/contact-us</u>) to ensure that provider will be acceptable.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

12. You will be brought to the "Supporting Documents" step. Answer the questions accurately and completely and upload all requested supporting documentation.

Mortgage Administrator		// ?
Step 1 Event	Supporting Documents	Save T
Step 2 Business Entity	FCAA	Prev
Step 3 Business Activity	After completing the form click the  he button on the right to proceed. Your information will be saved.	
Step 4 Locations	2 122331-00 - EXTERNAL USER	
Step 5 Suitability for Licensing	Supporting Materials 1. A business plan*	
Step 6 Supporting Documents	1 Upload File The business plan should include:	
Step 7 Declaration	a) a detailed description of the physical description of the state of	
	2. A description of the anticipated methods of advertising and how the applicant will ensure compliance with Part VIII of the Act* <b>Upload File Upload File</b> Upload File     Upload File     Do you have any other supporting information regarding this application?* <b>Yes</b> No	
	Financial Security Details	
	Description of Financial Security*	
	What type of financial security document do you need to upload?* Capital Letter of Credit Bond Other	
	Upload Document"	
Account - CCD_TD2TEST	Do you have another financial security document to upload?* Yes No	
Go to my profile	0	
Log Out	0	

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

13. You will be brought to the "Declaration" step. You will need to read and complete the Statutory Declaration form. A link to the declaration form is provided on this page.

Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a commissioner for oaths or notary public.

Mortgage Administrator		1/2 '
Step 1 Event	Step 7 Declaration	Save
Step 2 Business Entity	FCAA	Prev
Step 3 Business Activity	122331.00EYTEDNAL IISED	8
Step 4 Locations	Submission Instructions	
Step 5 Suitability for Licensing	Prior to checking "I Agree" and clicking the "Submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission.	
Step 6 Supporting Documents	By checking "I Agree" and clicking the "Submit to FCAA" button, the following will occur:	
Step 7 Declaration	• The submission will be locked down and the submitter/applicant will not be able to make any changes to the submission. • The submission will be locked down and the submitter/applicant will be returned to the submitter/applicant will and 10 a	
Account - CCD_TD2TEST		
Go to my profile	0	
Los Out		

Click the "I Agree" box to agree to it.

Click "Submit to FCAA".

14. The final step in the application is the "Invoice" step.

Mortgage Administrator								J.
Step 1 Event	ø	Step 8 Invoice - 001798				Status Pending		
Step 2 Business Entity	ø					Print Invoice		
Step 3 Business Activity	ø							
Step 4 Locations	ø	FCAA						
Step 5 Suitability for Licensing	ø	Order Details Order Description:				Merchant Name: FCAA		
Step 6 Supporting Documents	ø	New Application – Submission #122331-00 Item Details:				Merchant URL: https://fcaa-u	at.saskatchewan.ca/	
Step 7	0	Description	Product Code		Quantity	Price	Subtotal	
Declaration	, v	Mortgage Administrator Licensing Fee	2		1	\$1,000.00	\$1,000.00	
Step 8 Invoice		Mortgage Administrator Application Fee	1		1	\$750.00	\$750.00	
						GST:	\$0.00	
						PST:	\$0.00	
						HSI: Shinning Cost:	\$0.00	
						Charge Total:	\$1,750.00 (CAD)	
		Payable Information						
			If the i	invoice amount is le	ss than \$2,500, then	you can pay as follows:		
			1. On	ine using Interac Or	line, VISA, or Maste	erCard - Please click "Proceed to	Online Payment"	
			2. Via	Cheque - Please pr	int this invoice page	and attach a cheque payable to		
			<b>Minis</b> Consu Suite Regin	<b>ter of Finance</b> Imer Credit Division 601, 1919 Saskatch a SK S4P 4H2	, Financial and Cons ewan Drive	sumer Affairs Authority of Saskat	chewan	
			If the	nvoice amount is \$2	2,500 or greater, the	n you must pay via cheque.		
Account - CCD_TD2TEST								
Go to my profile	0							
Log Out	8	Moneris Interac Online	MasterCard				Proceed to Payme	ent

An application fee and a non-refundable licence fee must be submitted along with your application. Online payment options are only available for invoices that are less than \$2,500. Payments greater than \$2,500 must be made by cheque and are payable to the Minister of Finance.

If you are paying by cheque, print and attach a copy of this invoice to the cheque payment. Cheques along with a copy of the RLS invoice can be mailed to our office at:

Financial and Consumer Affairs Authority – Consumer Credit Division Suite 601, 1919 Saskatchewan Drive Regina, Saskatchewan S4P 4H2

Once payment has been received by our office, we will review your licence application. Our office will communicate using the email address and contact information you provided to us at the beginning of the application.

Click the "Proceed to Payment" to complete the online payment. By clicking "Proceed to Payment" you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed "Charge Total". You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.* 

If you are paying by cheque, click the next arrow button on the right side of the application.

15. You will be brought back to the first page of the application.

Mortgage Administrator	≡ 希			
Step 1 Event	Step 1 122331-00 - MRT_	APP - NEW		Status In Review
Step 2 Business Entity	• FCAA			
Step 3 Business Activity	O After completing the form circ	k the 📣 button on the right to proceed. You	information will be	
Step 4 Locations	Salved.			
Step 5 Suitability for Licensing	0			
Step 6 Supporting Documents	Welcome to the Finance     Deated take a moment	al and Consumer Affairs Authority's (FCAA) or to familiative vourself with the interving require	nine Registration and Licensing System (RLS).	the submission process. You may wish to severe the different
Step 7 Declaration	pages of the submissio any time. You can also	n (the "Steps") in advance. While you will not b review information on our website at: www.fca	e able to submit the submission to FCAA until all rec a gov.sk.ca When on the man FCAA webpage, ple	quired fields have been completed, you can view the screens at rese navigate to the appropriate program for further information.
Step 8 Involce	If you have any question	ns about licensing requirements or about how	to use RLS to make a submission to FCAA, please of	contact us at fid@gov.sk.ca or (306) 787-6790
-	Submission Information			
	Submission Number		122331-00	
	Licence Event Type		New Application	
	Primary Contact Informat	ion		
	The primary contact is and complete the remain	the individual who will be receiving communica ring fields. If another individual should be the	tions and information from the FCAA regarding this r primary contact, please select "No" below and provid	request. If you are the primery contact, please select "Yes" below de the required information
	Are you the primary co	fact person for this application?	Yes	
	Prefix	First Name External	Last Name User	Middle Name
Arrest OCD TOTIEST	Title / Position			
Go to my profile	Email Address			
1	Phone Number			

You can print a copy your completed application from your browser if you need to reference it or would like to keep a copy for your records.

Actions

On the right side of the screen, click the "Action" button and select "Print Submission".

From the licence screen, you can navigate to your RLS home screen or log out of RLS. Please refer to the RLS Basics Guide for additional information on navigating the RLS dashboard.

16. You can see if your licence is in progress or requires more information from the RLS home screen.

The "My Submissions in Review" portal list includes all submissions that you have successfully submitted to FCAA for review.

The "My Pending Submissions" includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

## **Request for More Information**

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent"). In carrying out the review of your submission, the Superintendent may require clarification or additional information. You will be notified by email if the Superintendent is requesting more information regarding your submission.

You can also see if your licence is in progress or requires more information from the RLS home screen using the portals on the right side of the screen:

- The "My Submissions in Review" portal list includes all submissions that you have successfully submitted to FCAA for review.
- The "My Pending Submissions" includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.



In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

Please ensure that the email address in your RLS account information is checked regularly as all communications from our office will be sent to this email address. To ensure that you receive all of your RLS account communications, please add the RLS email address <u>fcaarls@gov.sk.ca</u> to your contact list.

# 1. A "More Information Request" email will be sent from RLS if more information is required to complete the review of your submission.



Thank you.

2. To access the RLS login page, go to <u>https://fcaa.saskatchwan.ca</u> or click the link to the RLS login page from the email.



## FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	0

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

3. Click the link for the submission that requires more information from the "My Pending Submissions" portal on the right side of the home screen.

Please note that it may take a few seconds for the submission to load.



4. You will be brought to the licence screen. Each step in the submission that requires clarification or additional information will be highlighted in yellow and instructions will be available for completing each step.

Mortgage Brokerage with Endorsement		≡ 🐔					》?
Step 1 Event		Step 1 122313-00 - MRT_END - NEW			R	Status equested more information	Parks
Step 2 Business Activity	٥	FCAA					~
Step 3 Supporting Documents	0	After completion the form click the  hutton on	the right to proceed. Your infi	ormation will be			Actions
Step 4 Declaration	٥	Submission Instructions	no ngin to proceed. Tour nin				~
Step 5 Invoice	0						
		Please take a moment to familianze yourself pages of the submission (the "Steps") in adv time. You can also review information on our iff you have any questions about licensing rec Submission leformation	with the licensing requirement ance. While you will not be all website at www.fcaa.gov.s uirements or about how to u	nts and the information ble to submit the submit k.ca. When on the ma se RLS to make a sub	n you will need to complete th nission to FCAA until all requi ain FCAA webpage, please na omission to FCAA, please con	e submission process. You may wish to review the different defields have been completed, you can view the screens at any wigate to the appropriate program for further information. tact us at <b>fid@gov.sk.ca</b> or (306) 787-6700	
		Submission Number		122313-00			
		Licence Event Type		New Application			
		Primary Contact Information					
		The primary contact is the individual who will and complete the remaining fields. If another	be receiving communication individual should be the prin	s and information from hary contact, please se	n the FCAA regarding this req elect "No" below and provide t	uest. If you are the primary contact, please select "Yes" below the required information.	
		Are you the primary contact person for this a	ppication /	Yes No			
		Prefix	First Name*		Last Name*	Middle Name	
		0	External		User		
Account - CCD_TD2TEST		Title / Position*					
Go to my profile	0	Email Address*					
Log Out	٢	Phone Number*					

The submission steps where changes or additional information are not required will be shown in green and are locked down.

You can navigate to the submission steps that require more information using the navigation panel on the left hand side of the screen by clicking on each yellow step. You can also move through the submission using the next and previous arrows on the right side of the screen.

You will only be able to make changes to the steps that are highlighted in yellow and the rest of the application is locked down. If you need to make changes to information on a submission step that is locked (i.e. shown in green and not yellow), please contact our office (see the "Contact Us" in this guide).

Once you have completed all changes or provided the required supporting documents, use the next arrow button to proceed to the "Declaration" step of the submission.

5. On the "Declaration" step you will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

Mortgage Administrator		// ?
Step 1 Event	Step 7 Declaration	Save
Step 2 Business Entity	FCAA	Prev
Step 3 Business Activity		
Step 4 Locations	122331-01 - EXTERNAL USER Submission Instructions	
Step 5 Suitability for Licensing	Lan away that it is an effects to make a false or micloarding statement to the Superintendent under The Martinese Beckerses and Martinese Administrators Administrators	
Step 6 Supporting Documents	All information provided in this submission is true.	
Step 7 Declaration		
	Submit to FCAA	
Account - CCD_TD2TEST		
Go to my profile	3	

Click the "I Agree" box to agree to the Statutory Declaration. You will not be required to upload a new Statutory Declaration. Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

Click "Submit to FCAA".

6. You can print a copy of your updated submission from your browser if you need to reference it or would like to keep a copy for your records.

Mortgage Brokerage with Endorsement				尨
Step 1 Event	Step 1 122313-00 - MRT_END - NEW		Status In Review	Nex
Step 2 Business Activity	• FCAA			-
Step 3 Supporting Documents	After completing the form click the  hutton on the right to n	sroceed. Your information will be		
Step 4 Declaration	Saved.			
Step 5 Invoice				
	any time. You can also review information on our website If you have any questions about licensing requirements o	• at www.fcaa.gov.sk.ca When on the main FCAA webpage, pk or about how to use RLS to make a submission to FCAA, please or provide the submission of FCAA.	ase navigate to the appropriate program for further information. contact us at fid@gov.sk.ca or (306) 787-6700	
	Submission Information Submission Number	122313-00		
	Licence Event Type	New Application		
	Primary Contact Information			
	The primary contact is the individual who will be receiving and complete the remaining fields. If another individual sil	communications and information from the FCAA regarding this hould be the primary contact, please select "No" below and provide	equest. If you are the primary contact, please select "Yes" below se the required information.	
	Are you the primary contact person for this application?	Yes		
	Prefix First Na External	me Last Name I User	Middle Name	
Account, CCD TRATEST	Title / Position			
Go to my profile	Email Address			
	Disco Handred			

On the right side of the licence screen click the "Action" button and select "Print Submission".

You can navigate to your RLS home screen or log out of RLS. Please refer to the RLS Basics Guide for additional information on navigating the RLS dashboard.

### **Print a Licence**

In order to print your licence, you will need to have an RLS account already. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

#### 1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



## FCAA Registration and Licensing System



Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal on the right hand side.

Welcome to FCAA Registration and Licensing System		?
PCAR Registration and Licensing System This is the Maxingstion Panel. This area is dynamic based on your pipes in the application and subsections of the application Use the body of the application Use the body of the application by the panel open or closed. At the bottom of this navigation panel you can find your account options, including log out.	Your Licences / Registrations       Apply for a Licence / Registration / Endorsements / Film Classification       My Submissions in Review         W Active Licences / Registrations       My Active Licences / Registrations	000000000000000000000000000000000000000
Account - CCD_TD2TEST		
Log Out		

3. Click the link for the Mortgage Administrator licence.

Please note that it may take a few seconds for the licence information to load.



4. You will be brought to the licence screen. Ensure that your pop-up blocker is disabled or you can permit pop-ups from this site.

Click the "View Licence" button on the right hand side.	
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Start typing to filter list		
Source - 1008	Mortgage Administrator Licence - 100890 - EXTERN	AL USER Status
Licence Events 1		Active
Notifications	FCAA	View Licence
		Surrender Licence
		Provide Information Update
	Licence Information	
	Licence Type	Mortgage Administrator
	Licence #	100890
	Licensee Name	EXTERNAL USER
	Doing Business as Name	
	Date of Issue	08-Oct-2019
	Expiry Date	Continuous Licence
	Next Expected Submission	Mortgage Administrator Annual Return Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.
	Next Expected Annual Return / Renewal Due Date	30-Jun-2020
	Next Expected Part VII of the Act Filing Due	30-Mar-2020
	Fiscal Year End Date	31-Dec-2019
Account - CCD_TD2TEST	-	
Go to my profile		
Log Out	9	

5. Your licence will pop-up in a new window. Ensure that you have a PDF viewer or reader installed on your computer. From the pop-up window you can print your licence.

Q Start typing to filter list			// ?
Mortgage Administrator Licence - 1008	Mortgage Admin	nistrator Licence - 100890 - EXTERNAL USER	
Notifications	FCAA	View Licence	
		Surrender Licence	
		Provide Information Update	
	Licence Information Licence Type Licence # Licensee Name Doing Business as N Date of Issue Expiry Date Next Expected Annuu Next Expected Part N Fiscal Year End Date	Consider International operation     Consider Internation Operation     Consider Internation Operation     Consider Internation Operation     Consider Internation     Construction     Construc	ons A for
		Conditions: NOME	
Account - CCD_TD2TEST			
Log Out			

## **Provide Information Updates**

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage administrator in Saskatchewan. The Act also requires mortgage administrators to provide notification of significant changes to your business.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

#### 1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



## FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Pogistor
Login	Register
Forgot your password?	Θ

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal on the right hand side.

Wetcome to FCAA Registration and Licensing System		?
FCAA       Registration and Licensing System         This is the Navigation Panel This area is dynamic based on your place in the application and subsections of the application.         Use the	Your Licence / Registration / Endorsement / Film Classifications	
Account - CCD_TD2TEST		
Go to my profile		
Log Out	3	

3. Click on the link for the licence that you would like to update. Please note that it may take a few seconds for the licence information to load.



- 1/2 ? Mortgage Administrator Licence - 1008 £ Mortgage Administrator Licence - 100890 - EXTERNAL USER Active vents Licence FCAA View Licence Surrender Licence Provide Information Update Licence Information Licence Type Mortgage Administrator Licence # 100890 Licensee Name EXTERNAL USER Doing Business as Name Date of Issue 08-Oct-2019 Expiry Date Continuous Licence Next Expected Submission Mortgage Administrator Annual Return Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details. Next Expected Annual Return / Renewal Due Date 30-Jun-2020 Next Expected Part VII of the Act Filing Due 30-Mar-2020 Fiscal Year End Date 31-Dec-2019 Account - CCD\_TD2TEST
- 4. You will be brought to the licence screen. Click on "Provide Information Update".

5.You will be brought to the first page of the licence event.

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Go to my profile

Log Out

Mortgage Administrator	≡ 🐔 💋 💆 ?							
Step 1 Event	Step 1 122331-01 - MRT_APP - CHNG Pending Submission	٦						
Ship 2 Business Entity	· FCAA							
Ship 3 Business Activity		1						
Step 4 Locations	Part comparing the torm cack may a season on the right to proceed, your mammation will be							
Step 5 Suitability for Licensing	Submission Instructions							
Step 6 Supporting Documents	Weccene to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS) Please take a moment to familiaria yoursel with the licensing requirements and the information you will meet be defined to complete the submission process. You may wish to review the different appears take a moment to familiaria yoursel with the licensing requirements and the information you will meet be defined appears take a moment to familiaria would be used to submit the submission to FCAA, will arequired fields have been completed, you can vew the screens at any time. You can also review information on our webste at: www.fcaa.gov.sk.ca. When on the men FCAA webpage, please navigate to the appropriate program for further information. If you have any questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us at fid@gov.sk.ca or (306) 787-6790							
	Subresson Information							
	Submission Number 122331-01							
	Licence Event Type Information Update							
	Primary Contact Information							
	The primary contact is the individual who will be receiving communications and information from the ECAA regarding this request. If you are the primary contact, please select "Yes" below and complete the remaining fields. If another individual should be the primary contact, please select "Yes" below and provide the required information.							
	Are you the primary contact person for this application?" Yes No							
	Prefix First Name* Middle Name							
	O External User							
Account - CCD_TD21EST	Title / Position* CEO							
Go to my profile	C Email Address*							
Log Out	O Phone Number							

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it; 🔚
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Actions

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

Click the next arrow button on the right side of the application until you reach the application step you would like to change information on.

6. Click the "Make Changes" button to unlock the application step you would like to change the information on.

Mortgage Administrator		<u>/</u>	?
Step 1 Event	Step 2 Business Entity	Make Changes	Next
Step 2 Business Entity	FCAA		Prev
Step 3 Business Activity	After completing the form click the  hutton on the right to proceed. Your infor	mation will be	
Step 4 Locations	saved. 122331-01 - EXTERNAL USER		
Step 5 Suitability for Licensing	Business Entity Information		
Step 6 Supporting Documents	The next fiscal year end of the applicant is: Corporation	31-Dec-2019	
Slep 7 Declaration	Please provide the following information shout the corporation:		
	Corporation name (Entity name)	EXTERNAL USER	
	ISC Registration Number of the Corporation (Entity number)	123456	
	Please upload the ISC Corporate Profile Report of the Corporation	External_User_Guide.docx	
		Cownload File	U
		If you do not have your ISC Corporate Profile Report please go to https://www.isc.ca to obtain it.	
	Please provide the names of all corporate officers/directors		
	Name of Officer or Director	External User	
	Do you conduct business as a mortgage administrator under any other business/operating name(s)?	No	
	Mailing Address Information		
	Please provide the address for the principal business off	ice of the applicant, as well as the other indicated information. It cannot be a PO Box Number.	
Account - CCD_TD2TEST	This address is the main location	from which you will conduct your mortgage administration activities.	
Log Out			

Change the information or documentation on the application step as you need to.

Click the next arrow button on the right side of the application, and continue to review and answer all questions on each step of the application.

7. On the "Declaration" step you will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.



Click "Submit to FCAA".

8. Our office will review the filing and communicate using the email address and contact information you provided to us at the beginning of the filing.

You can see if your licence is in progress or requires more information from the RLS home screen under the "My Submissions in Review" portal. This list includes all submissions that you have successfully submitted to FCAA for review.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

## Submit an Annual Return

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage administrator in Saskatchewan. The Act also requires mortgage administrators to provide notification of significant changes to your business.

Once licensed, a mortgage administrator must ensure that it complies with all aspects of the legislation. There are numerous requirements that mortgage administrators need to meet. The legislation is complex, and mortgage administrators need to ensure they have a thorough understanding of all requirements. Mortgage administrators must maintain compliance with the financial security requirements set by the Superintendent. Mortgage administrators must also provide the necessary annual filings, including audited financial statements and an audit report confirming compliance with the legislation.

You are able to start your annual return submission in RLS one month prior to the due date. You can access a summary of the requirements and supporting materials on our webpage.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



## FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	Ð

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Licences/Registrations that Require Action" portal.

Click on the link for the licence that you would like to make a submission for. Please note that it may take a few seconds for the licence screen to load.



3. You will be brought to the licence screen. Click on the "Start Annual Return" button.

Start typing to filter list			<u>//</u> ?
E Mortgage Administrator Licence - 1008	Mortgage Administrator Licence - 100890 - EX	TERNAL USER	Status Active
Notifications	FCAA		View Licence
			Start Annual Return
			Surrender Licence
	Licence Information		
	Licence Type	Mortgage Adminis	trator
	Licence #	100890	
	Licensee Name	EXTERNAL USER	2
	Doing Business as Name		
	Date of Issue	08-Oct-2019	
	Expiry Date	Continuous Licen	20
	Next Expected Submission	Mortgage Adminis	trator Annual Return
		Note: The "Next E the next annual re details.	xpected Submission" is provided for ease of reference purposes only, bylically only mentions turn / renewal, and may not reflect all required filings or submissions. Please contact FCAA for
	Next Expected Annual Return / Renewal Due Date	31-Oct-2019	
	Next Expected Part VII of the Act Filing Due	31-Oct-2019	
	Fiscal Year End Date	31-Dec-2019	
Account_CCD_TD2TEST			
Go to my profile			
Log Out	5		

4. You will be brought to the first step of your annual return application – "Event".

Mortgage Administrator	= #								
Shop f Event	Step 1 122331-01 - MRT_APP - RNW	L			Pending	intes Submission			
Ship 2 Business Entity	· FCAA						1		
Ship J Business Activity							-		
Stop 4 Locations	After competing the form Cick the Ar Button saved.	on the right to proceed. You	r information will be						
Step 5 Suitability for Licensing	Submission Instructions						-		
Silep 6 Supporting Documents	Welcome to the Financial and Consumer Please take a moment to familiaria your pages of the submission (the "Steps") in time. You can also review information on	Affairs Authority's (FCAA) or self with the licensing require advance. While you will not b our website at www.fcaa.gr	nime Registration an errorits and the infor to able to submit the ov.ak.ca. When on t	d Licensing System (RLS mation you will need to cr submission to FCAA unt he main FCAA wetpage	<ol> <li>omplete the submission proc il all required fields have bee please navigate to the appro-</li> </ol>	eis. You may with to review the different in completed, you can view the screens is pristle program for further information.	t et.arvy		
	If you have any questions about licensing	prequirements or about how	to use RLS to make	a submission to FCAA, p	rease contact us at heggow	rak.ca or (306) 787-6786			
	Bubmission Information								
	Submission Number		122331-01						
	Licence Event Type		Annual Ref	um					
	Primary Contact Information	Primary Contact Information							
The primary contact is the individual who will be receiving communications and information from the FCAA regarding this re and complete the remaining fields. If another individual should be the primary contact, please select "No" below and provide					ng this request. If you are the d provide the required inform	primary contact, please select "Ves" be ation.	low		
	Are you the primary contact person for th	vs application?*	Yes	No					
	Prets	First Name*		Last Name*		Middle Name			
	0	External		User					
Account - CCD_TD2TEST	Title / Position*		CEO						
Go to my profile	C Email Address*								
Log Out	O Phone Number								

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it; 🔚
- Cancel your filing if you have started an application and didn't intend to;
- Move forward and backwards one step using the next and previous arrow buttons.

Actions

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

5. Confirm that you are the primary contact. If you are not the primary contact, click "No" and provide the contact information for the primary contact.

Mortgage Administrator	1	ñ							\$ ?
Ship 1 Event	1	122331-01 - MRT_APP - RNWL					Pending	Submission	
Step 2 Business Entity	<ul> <li>F</li> </ul>								~
Stop 3 Business Activity		Bur contributes the form circle the state of	Re add to proceed West	information will be					
Stop 4 Locations		were composing the form click the proton on aved	the right to proceed. Your	Promation we be					~
Step 5 Suitability for Licensing		Submission Instructions							
Step 6 Sepporting Documents	,	Welcome to the Financial and Consumer Alt Please take a moment to familiarice yourself pages of the submission (the "Steps") in ad- time. You can also review information on our If you have any questions about licensing re-	ers Authority's (FCAA) or with the licensing require ance. While you will not b website at www.fcaa.go guivements or about how to	time Registration a ments and the into a able to submit th w.ak.ca. When on to use RLS to make	ind Lice imation is subm the mat is a sub-	nsing System (RLS) you will need to complete th siston to FCAA until all requint in FCAA webpage, please n mission to FCAA, please co	he submission pro red fields have be avigate to the appr ntact us at <b>fid@go</b>	cels. You may wish to review the different en completed, you can view the screens at any ropristie program for further information wisk.ca or (306) 787-6780	
		Submission Information							
		Submission Number		122331-01	1				
		Licence Event Type		Annual Re	dum				
		Primary Contact Information							
		The primary contact is the individual who will and complete the remaining fields. If another	be receiving communical individual should be the p	tions and information primary contact, pl	on from ease se	the FCAA regarding this re- lect "No" below and provide	quest. If you are the the required inform	e primary contact, please select "Yes" below ratios.	
		Are you the primary contact person for this a	pplcation?*	Yes	No				
		Prefix	First Name*	_		Last Name*		Middle Name	
		0	External			User			
Account - CCD_TD2TEST		Title / Position*		CEO					
Go to my profile	0	Email Address*							
Log Out	O	Phone Number*		Cristian and					

The individual listed as the primary contact for the annual return submission will receive emails and may be contacted by our office regarding the filing and/or licence.

Click on the next arrow button on the right side of the annual return submission.

6. Review all of the information and documentation on each step of the annual return application. If nothing has changed, click the next arrow button to move to the next step of the application.

Review each step and make sure you have answered all of the questions accurately and completely and uploaded all supporting documentation required.

7. On the "Declaration" step you will need to read the declaration and click the "I Agree" box to agree to it.

Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.



Click "Submit to FCAA".

8. You will be brought to the "Invoice" step.

Mortgage Administrator								, ,
Step 1 Event	ø	Step 9 Invoice - 001799				Status Pending		
Step 2 Annual Return Info	۲			[		Print Invoice		
Step 3 Business Entity	ø							
Step 4 Business Activity	۲	FCAA						
Step 5 Locations	ø	Order Details				Merchant Name: ECAA		
Step 6 Suitability for Licensing	ø	Annual Return – Licence #100890 - Submissic	on #122331-01			Merchant URL: https://fcaa-u	uat.saskatchewan.ca/	
Step 7	Ø	Description	Product Code		Quantity	Price	Subtotal	
Supporting Documents		Mortgage Administrator Licensing Fee	1		1	\$1,000.00	\$1,000.00	31
Step 8 Declaration Step 9	0					GST: PST:	\$0.00 \$0.00	
Invoice						Shipping Cost: Charge Total:	\$0.00 \$0.00 \$1,000.00 (CAD)	
		Payable Information						
			If	the invoice amo	ount is less than \$2,500, then	you can pay as follows:		
			1.	Online using In	nterac Online, VISA, or Master	Card - Please click "Proceed to	o Online Payment"	
			2.	Via Cheque - F	Please print this invoice page a	and attach a cheque payable to		
			M Ca Si Ri	inister of Finar onsumer Credit uite 601, 1919 5 egina SK S4P 4	<b>nce</b> Division, Financial and Consu Saskatchewan Drive 4H2	umer Affairs Authority of Saskat	Ichewan	
			If	the invoice amo	ount is \$2,500 or greater, then	you must pay via cheque.		
Account - CCD_TD2TEST								
Go to my profile	٥	Checkout powered by O Interac Online	MasterCard				Proceed to Paymen	nt
Log Out	3	SOLUTIONS						

A licensing fee must be submitted along with your application. Online payment options are only available for invoices that are less than \$2,500. Payments greater than \$2,500 must be made by cheque and are payable to the Minister of Finance.

If you are paying by cheque, print and attach a copy of this invoice to the cheque payment. Cheques along with a copy of the RLS invoice can be mailed to our office at:

Financial and Consumer Affairs Authority – Consumer Credit Division Suite 601, 1919 Saskatchewan Drive Regina, Saskatchewan S4P 4H2

Once payment has been received by our office, we will review your licence application. Our office will communicate using the email address and contact information you provided to us at the beginning of the application.

Click the "Proceed to Payment" to complete the online payment. By clicking "Proceed to Payment" you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed "Charge Total". You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.* 

If you are paying by cheque, click the next arrow button on the right side of the application.

9. Our office will review the annual submission and communicate using the email address and contact information you provided us at the beginning of the submission.

You can see if your annual return submission is in progress or requires more information from the RLS home screen under the "My Submissions in Review" portal. This list includes all submissions that you have successfully submitted to FCAA for review.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your annual return submission is approved, you will receive an approval completion email notice and can login to print your licence.

## **Surrender a Licence**

Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act") and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") which outlines the requirements to carry on business as a mortgage administrator in Saskatchewan. The Act also requires mortgage administrators to provide notification of significant changes to your business. If you cease carrying on business in Saskatchewan, you can apply to surrender your licence to FCAA which may result in the cancellation of your licence.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the "Superintendent") and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the "Contact Us" in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

#### 1. To access the RLS login page, go to <a href="https://fcaa.saskatchwan.ca">https://fcaa.saskatchwan.ca</a>



## FCAA Registration and Licensing System

Welcome to FCAA RLS	
User ID	
Password	
Login	Register
Forgot your password?	Ø

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Active Licences/Registrations" portal.

Wetcome to FCAA Registration and Licensing System				<u>//</u> ?
This is the <b>Navigation Panel</b> . This area is dynamic based on your place in the application and				
can be used as a primary tool to navigate subsections of the application.			My Pending Submissions	0
			<ul> <li>My Submissions in Review</li> </ul>	0
Use the button to toggle the panel open or closed.	Your Licences / Apply for a Licence / Registrations / Registration /	Your Ema Correspo	My Active Licences / Registrations	0
At the bettern of this povisation panel you can find	Endorsements / Film Endorsement / Or Film Classifications Classification	n	My Licences / Registrations that Require Action	0
your account options, including log out.				
Account - CCD_TD2TEST				
Go to my profile				

Click on the link for the licence that you would like to make a submission for. Please note that it may take a few seconds for the licence screen to load.

3. You will be brought to the licence screen. Click on the "Surrender Licence" button.

Q Start typing to filter list				?
S Mortgage Administrator Licence - 1008	Mortgage Administrator Licence - 100890 - E	XTERNAL USER	Status	_
Licence Events 2			Active	
Notifications	FCAA		View Licence	
			Start Annual Return	
			Surrender Licence	
	Licence Information			
	Licence Type	Mortgage Adminis	strator	
	Licence #	100890		
	Licensee Name	EXTERNAL USER	R	
	Doing Business as Name			
	Date of Issue	08-Oct-2019		
	Expiry Date	Continuous Licen	Ce	
	Next Expected Submission	Mortgage Adminis	strator Annual Return	
		Note: The "Next E the next annual re details.	Expected Submission" is provided for ease of reference purposes only, typically only mentions turn / renewal, and may not reflect all required filings or submissions. Please contact FCAA for	
	Next Expected Annual Return / Renewal Due Date	31-Oct-2019		
	Next Expected Part VII of the Act Filing Due	31-Oct-2019		
	Fiscal Year End Date	31-Dec-2019		
Account - CCD_TD2TEST				
Go to my profile	5			
Log Out	9			

4. You will be brought to the "Termination" screen. Answer the questions accurately and completely and upload all requested supporting documentation.

MRT Surrender Licence				// ?
Step 1 Request	Step 1 122331-02 - MRT_APP - TRMNTN		Status Pending Submission	Save Next
	FCAA			~
	Licence: 100890 - EXTERNAL USER			
	Details			
	Submission Number	122331-02		
	Please provide a detailed explanation of the circumstances of your request.*			
	Please indicate the date you would like your request to become effective.	DD-Mon-YYY	Y	
	Please provide any documents that support your request by uploading them to the system (optional)	1 Upload F	le	
	Submit Licence Surrender Request Cancel Licence Surrender Requ	Jest		
Account - CCD_TD2TEST				
Go to my profile	0			
Log Out	8			

Click "Submit Licence Surrender Request".

5. All submissions made through RLS are subject to review and approval by the Superintendent who may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

# Contact Us

#### **General Information**

Consumer Credit Division Financial and Consumer Affairs Authority Suite 601, 1919 Saskatchewan Drive Regina, SK S4P 4H2

Phone: (306) 787-6700 Fax: (306) 787-9006 Email: fid@gov.sk.ca

## Appendix A: Mortgage Broker/Associate Licence Toolkit

This licensing toolkit has information relating to individuals applying for a mortgage broker or mortgage associate licence (the "Applicant"), and the supporting information to be provided under *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act").

Please note that as part of the licence review process, the Superintendent of Financial Institutions (the "Superintendent") may require the Applicant to provide additional information.

Effective November 1, 2019 all applications need to be completed using the Registration and Licensing System (RLS). RLS is accessed at <u>https://fcaa.saskatchewan.ca/</u>

In RLS, an Applicant needs to be invited to apply for licensing by a mortgage brokerage. Should the application be approved, the Applicant will then be licensed to broker mortgages on behalf of that mortgage brokerage. An Applicant that has not received this invitation will not be able to submit an application for licensing. Once completed, the application will go to the mortgage brokerage for its review and confirmation. Should the mortgage brokerage confirm the application, it will be sent back to the Applicant through RLS for the Applicant to pay the associated fees and to submit to the Superintendent through RLS.

Once this invitation is received, Applicants are encouraged to go through each of the applicable licence application screens in order to identify the information that will be required. <u>While an Applicant will not be able to submit an incomplete application, they will be able to review the RLS licence pages.</u>

For information on the RLS system, such as how to navigate the system and how to set up one or more delegates, please also see the RLS guides on the FCAA website at <a href="https://fcaa.gov.sk.ca/">https://fcaa.gov.sk.ca/</a>.

If you have any questions in regards to the application forms or the supporting information, please contact the Financial and Consumer Affairs Authority of Saskatchewan – Consumer Credit Division, by telephone at (306) 787-6700 or by email to <u>fid@gov.sk.ca</u>.

#### **Filing Instructions**

As the RLS licence application pages are self-explaining, the following filing instructions provide clarity on certain areas where questions have arisen or deficiencies have been noted.

## **Application Form**

The following items provide additional information regarding the fields of the online application form:

1. Primary Contact: the individual listed as the primary contact for the application will receive emails and may be contacted by our office regarding the application and/or licence.

The primary contact can be thought of as the "submission contact". If an application is approved, the user that was logged in to make the application will then become the "primary owner" of the licence. While the primary owner can create delegates who can make future filings on behalf of the licensee, it is important that the primary owner be properly established in RLS. It is anticipated that the primary owner will be the person holding the licence. FCAA Staff will confirm the primary owner during the application review process. Should the primary owner need to be changed in RLS, please contact us at (306) 787-6700 or by email to fid@gov.sk.ca.

- 2. Mailing Address: please provide the Applicant's mailing address and contact information. Typically, all mailed correspondence will be sent to this address.
- 3. Business Address: this address will be the location where you plan on conducting your business. It cannot be a PO Box Number.
- 4. Address for Service: under Section 8 of the Act, the Applicant shall provide the Superintendent with an address for service in Saskatchewan. The address for service must be a location that maintains regular business hours and has staff available to receive documents at all times. Typically, this address would be a law firm or the office of the mortgage brokerage that you broker mortgages on behalf of. This address cannot be a PO Box number.
- 5. Education: The Mortgage Brokerages and Mortgage Administrators Regulations (the "Regulations") require that an Applicant must have successfully completed an approved educational program for their licence type within 3 years of the application date, or meet an equivalent. To meet this requirement:

a) You have completed the appropriate educational program approved by the Superintendent. If you meet this requirement, state on the application the name of the approved educational program, the date which you completed it, and upload a copy of your certificate of completion. A listing of approved educational programs can be found on the FCAA website.
b) You can satisfy the Superintendent that you have a combination of education and/or experience that is equivalent to an approved educational program for that licence type. Indicate "Other" on the application, use the current date, and upload a detailed response describing your combination of education and/or experience and why you feel that is equivalent to an approved

- educational program. Applicants seeking this approval should contact us in advance in order to obtain additional information.
  6. Principal Broker: if the Applicant is applying for a mortgage broker licence and is the proposed principal broker for that mortgage brokerage indicate the Applicant's relationship to the mortgage
- principal broker for that mortgage brokerage, indicate the Applicant's relationship to the mortgage brokerage:

a) if the mortgage brokerage is a corporation, he or she needs to be a director or officer;

- b) if the mortgage brokerage is a partnership other than a limited partnership, he or she needs to be a partner;
- c) if the mortgage brokerage is a limited partnership, he or she needs to be the general partner or a director or an officer of a corporation that is a general partner; or
- d) if the mortgage brokerage is a sole proprietorship, he or she needs to be the sole proprietor.
- 7. Disclosures Personal: Check the appropriate boxes. If you are unsure about the nature or result of any judicial, regulatory or administrative proceeding that impacts on the answer to a question, consult legal counsel.
- 8. Disclosures Business: Check the appropriate boxes. If you are unsure about the nature or result of any judicial, regulatory or administrative proceeding that impacts on the answer to a question, consult legal counsel.

# **Supporting Documents**

To meet the requirements of the legislation and to assist the Superintendent's review and assessment of the Applicant's suitability for licensing, RLS sets out the supporting information and/or documents to accompany the licence application.

1. <u>Criminal Record Checks</u>. The legislation requires that criminal record checks be dated no more than three months prior to the date of application.

If a criminal record check is required, persons resident in Canada will need to obtain it from any police agency (RCMP, municipal police in any province) or a credit reporting agency registered in Saskatchewan. You can obtain a list of registered credit reporting agencies under the Consumer Protection heading at <a href="https://fcaa.gov.sk.ca/fcaa411">https://fcaa.gov.sk.ca/fcaa411</a>.

Persons who are not resident in Canada can provide a CRC from a police agency, or another provider. If using another provider, applicants should contact the appropriate regulatory division at the FCAA (<u>https://fcaa.gov.sk.ca/contact-us</u>) to ensure that provider will be acceptable.

2. <u>Any other supporting information</u> regarding this application: submit any other information the Applicant believes would be useful to the Superintendent in assessing their suitability to be licensed.

# **Statutory Declaration**

RLS requires that the statutory declaration form be downloaded and signed. The statutory declaration needs to be signed by both the Applicant, as well as by a Commissioner for Oaths or a Notary Public. Once signed, the completed statutory declaration needs to be uploaded into RLS.

The declaration can be accessed from RLS, and is attached to this licence toolkit.

## Fees

Pursuant to section 5 of the Regulations, the following fees must be submitted along with your application:

1. an application fee of \$250; and

2. a licence fee of \$400. The licence fee will be refunded if a licence is not issued.

The Regulations establish that the "licence year" is July 1 to June 30. The licence fee is not pro-rated, and you will need to pay the \$400 licence fee no matter when in the licence year the licence is issued (e.g. a licence issued June 20 will have a \$400 licence fee). Refunds are not issued for any licenses cancelled or surrendered.

While the mortgage broker and mortgage associate licences are continuous, the licence fee needs to be paid for each licence year in advance (i.e. for each subsequent licence year, you will be required to pay the \$400 licence fee no later than June 30 of each year).

Application fees and licence fees are not transferable between licence types. If you are licensed as an associate, you will need to pay a new application fee and licence fee in order to obtain a broker licence.

Payments can be made in RLS through the Moneris system. Alternatively, Applicants may pay by cheque made payable to the Minister of Finance, and sent to us along with a copy of the RLS invoice to:

Financial and Consumer Affairs Authority of Saskatchewan Consumer Credit Division Suite 601, 1919 Saskatchewan Drive Regina, Saskatchewan S4P 4H2

Please ensure that the RLS invoice is submitted along with the cheque.

The licence fee will be refunded if a licence is not issued. A \$25 service charge will be applied for any cheque returned from your financial institution.

The Act and the Regulations can be accessed at <a href="http://publications.saskatchewan.ca/#/freelaw">http://publications.saskatchewan.ca/#/freelaw</a>

If you have any questions, please contact us at the above address, or by phone at (306) 787-6700 or email at <u>fid@gov.sk.ca</u>.

# Attachment A – Statutory Declaration

#### Declaration

I, the undersigned, consent to the Superintendent of Financial Institutions (the Superintendent) requesting any criminal record searches and also authorize and request any and all former employers and any other person requested to furnish to the Superintendent, or any agent acting on the Superintendent's behalf, any information they may have concerning my creditworthiness, character, ability, business activities, educational background, general reputation, and, in the case of former employers, my employment history with them and the reason for my leaving them. I hereby release each such employer and each such other person from any and all liability of whatever nature by reason of furnishing such information to the Superintendent or any agent acting on the Superintendent's behalf.

I understand that the Superintendent may also request additional information from the applicant to enable the Superintendent to evaluate this application.

I understand that I have certain duties and obligations imposed on me by *The Mortgage Brokerages and Mortgage Administrators Act* (the Act) and it is my responsibility to fully comply with these duties and obligations.

I acknowledge and agree that all information provided to or received by the Superintendent as part of the application process may be used or disclosed to any person by the Superintendent or the Financial and Consumer Affairs Authority where the use or disclosure is required for the performance of the responsibilities and exercise of the powers given to the Superintendent or the Financial and Consumer Affairs Authority by the Act, the regulations thereunder or by any other financial services legislation as that term is defined in *The Financial and Consumer Affairs Authority of Saskatchewan Act* (Saskatchewan).

I irrevocably and unconditionally submit to the non-exclusive jurisdiction of the judicial, quasi-judicial and administrative tribunals of Saskatchewan and any administrative proceeding in Saskatchewan, in any action or proceeding arising out of or related to or concerning my licensing pursuant to the Act or my business activities in Saskatchewan.

Further, and without limiting my obligations under the Act, I agree to comply with any demand for the production of any books, papers, documents, correspondence, and communications or records of my business (the records) by the Superintendent pursuant to the Act by delivering the records to the office of the Superintendent located in Saskatchewan upon demand.

#### Statutory Declaration

I, the undersigned applicant, do solemnly declare as follows:

- 1. That the information and documents provided in support of this application are complete and truthful in all respects.
- 2. That the applicant has complied with the requirement of the laws of Saskatchewan to which it has applied for a licence and hereby undertake to notify the Superintendent immediately of any material change that might affect this application.
- 3. That the applicant agrees to be bound to the forgoing promises throughout the term of any licence granted by virtue of this Application.
- 4. I make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath, and by virtue of the *Canada Evidence Act*.

Declared before me at the of	<b>`</b>
(L.Q., JOHN, PALOS, AND, EL.)	Signature of Applicant
in the Province of,	(
this day of, 20	Print Name and Position and Title
A Commissioner for Oaths in and for the Province of My commission expires	<u>.</u>
Or:	
A Notary Public in and for the Province of My appointment expires	

# Appendix B: Mortgage Brokerage Licence Toolkit

This licensing toolkit has information relating to applying for a licence as a mortgage brokerage, and the supporting information to be provided by an applicant applying for a licence under *The Mortgage Brokerages and Mortgage Administrators Act* (the "Act").

Please note that as part of the licence review process, the Superintendent of Financial Institutions (the "Superintendent") may require the applicant to provide additional information.

Effective November 1, 2019 all applications need to be completed using the Registration and Licensing System (RLS). RLS is accessed at <u>https://fcaa.saskatchewan.ca/</u>

Applicants are encouraged to go through each of the applicable licence application screens in order to identify the information that will be required. While an applicant will not be able to submit an incomplete application, once they select the legal form of the applicant (i.e. corporation, partnership or sole proprietor) they will be able to review the remainder of the licence pages in RLS. Applicants who do not select this field may get a warning message that a mandatory field is incomplete; selecting one of these three options will allow the applicant to continue browsing the requirements.

Once the mortgage brokerage application is completed in RLS, the brokerage applicant will then be able to invite an individual to apply for licensing as a mortgage broker. This invitation will occur prior to the brokerage becoming licensed. The Act prohibits a brokerage from being licensed without at least one licensed broker, accordingly both applications need to be received prior to either application being approved.

Once invited by the brokerage, the mortgage broker applicant will then complete their licence application and submit it through RLS to the brokerage for its review and the brokerage's confirmation that the brokerage is authorizing that individual to broker mortgages on its behalf, should licensing be approved. The individual will then complete the application in RLS and provide their application and fees to the Superintendent for review. Brokerages are required to carry out a diligent process to ensure they are comfortable with all aspects of the application from the mortgage broker, and subsequently any other mortgage brokers and mortgage associates.

If the brokerage becomes licensed, this invitation process will be used in the licensing process of all subsequent mortgage brokers and mortgage associates.

For information on the RLS system, such as how to navigate the system and how to set up one or more delegates, please also see the RLS guides on the FCAA website at <a href="https://fcaa.gov.sk.ca/">https://fcaa.gov.sk.ca/</a>.

If you have any questions in regards to the application forms or the supporting information, please contact the Financial and Consumer Affairs Authority of Saskatchewan – Consumer Credit Division, by telephone at (306) 787-6700 or by email to <u>fid@gov.sk.ca</u>.

# **Filing Instructions**

As the RLS licence application pages are self-explaining, the following filing instructions provide clarity on certain areas where questions have arisen or deficiencies have been noted.

# **Application Form**

The following items provide additional information regarding the fields of the online application form:

- Primary Contact: the individual listed as the primary contact for the application will receive emails and may be contacted by our office regarding the application and/or licence. The primary contact can be thought of as the "submission contact". If an application is approved, the user that was logged in to make the application will then become the "primary owner" of the licence. While the primary owner can create delegates who can make future filings on behalf of the licensee, it is important that the primary owner be properly established in RLS. FCAA Staff will confirm the primary owner during the application review process. Should the primary owner need to be changed in RLS, please contact us at (306) 787-6700 or by email to <u>fid@gov.sk.ca</u>. Section 14 of *The Mortgage Brokerages and Mortgage Administrators Regulations* (the "Regulations") requires applicant or licensee to notify the Superintendent in writing of any change in circumstance provided to the Superintendent in the licence application.
- 2. Business Name: if the mortgage brokerage will be operating using a business / trade / DBA (doing business as) name other than its legal name please include that name as you would like it to appear on your licence and include evidence that the name has been registered with the Corporate Registry of Information Services Corporation. Section 53 of the Act prohibits licensees from advertising or otherwise indicating that the licensee is a mortgage brokerage using a name other than as set out on the licensee's licence.
- 3. Address for Service: the address for service must be a location in Saskatchewan that maintains regular business hours and has staff available to receive documents at all times. Typically, this address would be a law firm or your principal business office. This address cannot be a PO Box number.

Section 8 of the Act requires every applicant to provide an address for service in Saskatchewan, and section 19 of the Act requires every licensee to immediately notify the Superintendent in writing of a change to an address for service.

- 4. Errors and Omissions Insurance: the applicant must have errors and omissions insurance that meets the criteria of Section 6 of the Regulations. Please provide the name of the insurer, the policy number and the expiry date for the insurance you have obtained. A listing of insurers who offer the required errors and omissions insurance can be found on the FCAA website.
- 5. Proposed Principal Broker: section 22 of the Act requires every mortgage brokerage to designate one individual as its principal broker. The principal broker will serve as the main contact for the mortgage brokerage and will have sole authority for granting a broker or associate the ability to act on the mortgage brokerage's behalf.

In RLS, when designating a principal broker, the brokerage will have to invite the broker to join the brokerage. The broker will have to complete an application in RLS.

In addition to the requirement to become licensed as a broker, the principal broker has numerous duties and responsibilities that are outlined in the Act and the Regulations. To gain a thorough understanding of the duties and responsibilities of a principal broker please refer to the additional information available on the FCAA website.

- 6. Money Handling: indicate whether the mortgage brokerage will be receiving money from Saskatchewan consumers, whether the money received relates to fees, trust money associated with syndicated mortgages, trust money associated with non-syndicated mortgages, or from other sources. Please provide full details for each "Yes" item, including the nature of the activities that will result in the receipt of money and/or a listing of all fees, charges including the amounts and methods of calculating such fees. This information can be uploaded in RLS in the "supporting documents" screen where there is an opportunity to "add an additional form". Section 5 of the Act requires any mortgage brokerage that will receive or hold trust money relating to non-syndicated mortgages to have an endorsement granted by the Superintendent prior to receiving or holding any money. You need to apply for a trust endorsement separately, and if granted, it will be clearly identified on the licence.
- 7. Activities: please indicate whether the activities of the mortgage brokerage will entail dealing with private investors, reverse mortgage loans, syndicated mortgages or the collection of advance fees. As part of your business plan ensure you provide a detailed explanation of how you intend to meet the requirements of the legislation that are applicable to the activities you will undertake.
- 8. Principal Business Office: please provide the address for the principal business office of the applicant, as well as the other indicated information. It cannot be a PO Box Number. This address is the main location from which you will conduct your mortgage brokering activities. Typically, all mailed correspondence will be sent to this address.
- 9. Additional Business Office(s): indicate the address for any additional business office(s) from which you will conduct mortgage brokering activities, along with the other supporting information.
- 10. Disclosures Personal: Check the appropriate boxes. If you are unsure about the nature or result of any judicial, regulatory or administrative proceeding that impacts on the answer to a question, consult legal counsel.
- 11. Disclosures Business: Check the appropriate boxes. If you are unsure about the nature or result of any judicial, regulatory or administrative proceeding that impacts on the answer to a question, consult legal counsel.
- 12. Criminal Record Checks. Criminal record checks need to be dated no more than three months prior to the date of application.

If a criminal record check is required, persons resident in Canada will need to obtain it from any police agency (RCMP, municipal police in any province) or a credit reporting agency registered in Saskatchewan. You can obtain a list of registered credit reporting agencies under the Consumer Protection heading at <u>https://fcaa.gov.sk.ca/fcaa411</u>.

Persons who are not resident in Canada can provide a CRC from a police agency, or another provider. If using another provider, applicants should contact the appropriate regulatory division at the FCAA (<u>https://fcaa.gov.sk.ca/contact-us</u>) to ensure that provider will be acceptable.

## **Supporting Documents**

To meet the requirements of the legislation and to assist the Superintendent's review and assessment of the applicant's suitability for licensing, RLS sets out the supporting information and/or documents to

accompany the licence application.

**It is important that the supporting material be an accurate reflection of the activities of the applicant.** The use of vague or overly general descriptions may result in processing delays. Providing incorrect information may result in a refusal, suspension or cancellation of the licence applied for and prosecution as an offence.

1. <u>Supporting documents – upload another form</u>: submit any other information the applicant believes would be useful to the Superintendent in assessing their suitability to be licensed.

# **Statutory Declaration**

RLS requires that the statutory declaration form be downloaded and signed. The statutory declaration needs to be signed by both the Applicant, as well as by a Commissioner for Oaths or a Notary Public. Once signed, the completed statutory declaration needs to be uploaded into RLS.

The declaration can be accessed from RLS, and is attached to this licence toolkit.

## Fees

Pursuant to section 5 of the Regulations, the following fees must be submitted along with your application:

- 1. an application fee of \$250; and
- 2. a licence fee of \$400. The licence fee will be refunded if a licence is not issued.

The Regulations establish that the "licence year" is July 1 to June 30. The licence fee is not pro-rated, and you will need to pay the \$400 licence fee no matter when in the licence year the licence is issued (e.g. a licence issued June 20 will have a \$400 licence fee). Refunds are not issued for any licenses cancelled or surrendered.

While the mortgage brokerage licence is continuous, the licence fee needs to be paid for each licence year in advance (i.e. for each subsequent licence year, you will be required to pay the \$400 licence fee no later than June 30 of each year).

Payments can be made in RLS through the Moneris system. Alternatively, Applicants may pay by cheque made payable to the Minister of Finance, and sent to us along with a copy of the RLS invoice to:

Financial and Consumer Affairs Authority of Saskatchewan Consumer Credit Division Suite 601, 1919 Saskatchewan Drive Regina, Saskatchewan S4P 4H2

Please ensure that the RLS invoice is submitted along with the cheque.

The licence fee will be refunded if a licence is not issued. A \$25 service charge will be applied for any cheque returned from your financial institution.

The Act and the Regulations can be accessed at <a href="http://publications.saskatchewan.ca/#/freelaw">http://publications.saskatchewan.ca/#/freelaw</a>

If you have any questions, please contact us at the above address, or by phone at (306) 787-6700 or email at <u>fid@gov.sk.ca</u>

# Attachment A – Statutory Declaration

## Declaration

## Where the Applicant is an Individual:

I, the undersigned, consent to the Superintendent of Financial Institutions (the "Superintendent") requesting any criminal record searches and also authorize and request any and all former employers and any other person requested to furnish to the Superintendent, or any agent acting on the Superintendent's behalf, any information they may have concerning my creditworthiness, character, ability, business activities, educational background, general reputation, and, in the case of former employers, my employment history with them and the reason for my leaving them. I hereby release each such employer and each such other person from any and all liability of whatever nature by reason of furnishing such information to the Superintendent or any agent acting on the Superintendent's behalf.

I understand that the Superintendent may also request additional information from the applicant to enable the Superintendent to evaluate this application.

I understand that I have certain duties and obligations imposed on me by *The Mortgage Brokerages and Mortgage Administrators Act* (the Act) and it is my responsibility to fully comply with these duties and obligations.

## Where the Applicant is a Corporation:

I, the undersigned as representative of the corporation, authorize the Superintendent to verify any information pursuant to this application from any source. I understand that the Superintendent may require further information in order to evaluate this application, and I consent to the Superintendent collecting any additional information as required.

In addition to the foregoing, I the undersigned (individual or representative of the corporation, as the case may be):

- Acknowledge and agree that all information provided to or received by the Superintendent as part of the
  application process may be used or disclosed to any person by the Superintendent or the Financial and
  Consumer Affairs Authority where the use or disclosure is required for the performance of the
  responsibilities and exercise of the powers given to the Superintendent or the Financial and Consumer
  Affairs Authority by the Act, the regulations thereunder or by any other financial services legislation as
  that term is defined in *The Financial and Consumer Affairs Authority of Saskatchewan Act* (Saskatchewan).
- Irrevocably and unconditionally submit to the non-exclusive jurisdiction of the judicial, quasi-judicial and
  administrative tribunals of Saskatchewan and any administrative proceeding in Saskatchewan, in any
  action or proceeding arising out of or related to or concerning my licensing pursuant to the Act or my
  business activities in Saskatchewan.
- Further, and without limiting my obligations under the Act, I agree to comply with any demand for the
  production of any books, papers, documents, correspondence, and communications or records of my
  business (the "records") by the Superintendent pursuant to the Act by delivering the records to the office
  of the Superintendent located in Saskatchewan upon demand.

#### Statutory Declaration

I, the undersigned, an authorized representative of the applicant, do solemnly declare as follows:

- 1. That the information and documents provided in support of this application are complete and truthful in all respects.
- That the applicant has complied with the requirement of the laws of Saskatchewan to which it has applied for a licence and hereby undertake to notify the Superintendent immediately of any material change that might affect this application.
- 3. That the applicant agrees to be bound to the forgoing promises throughout the term of any licence granted by virtue of this Application.
- 4. I make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath, and by virtue of the *Canada Evidence Act*.

Declared before me at the of	Signature of Applicant
in the Province of,	Ş
this day of, 20	Print Name and Position and Title
A Commissioner for Oaths in and for the Province of My commission expires	
Or:	
A Notary Public in and for the Province of My appointment expires	