

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



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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 in the RLS Basics Guide, this page provides the very basic RLS navigation tips.

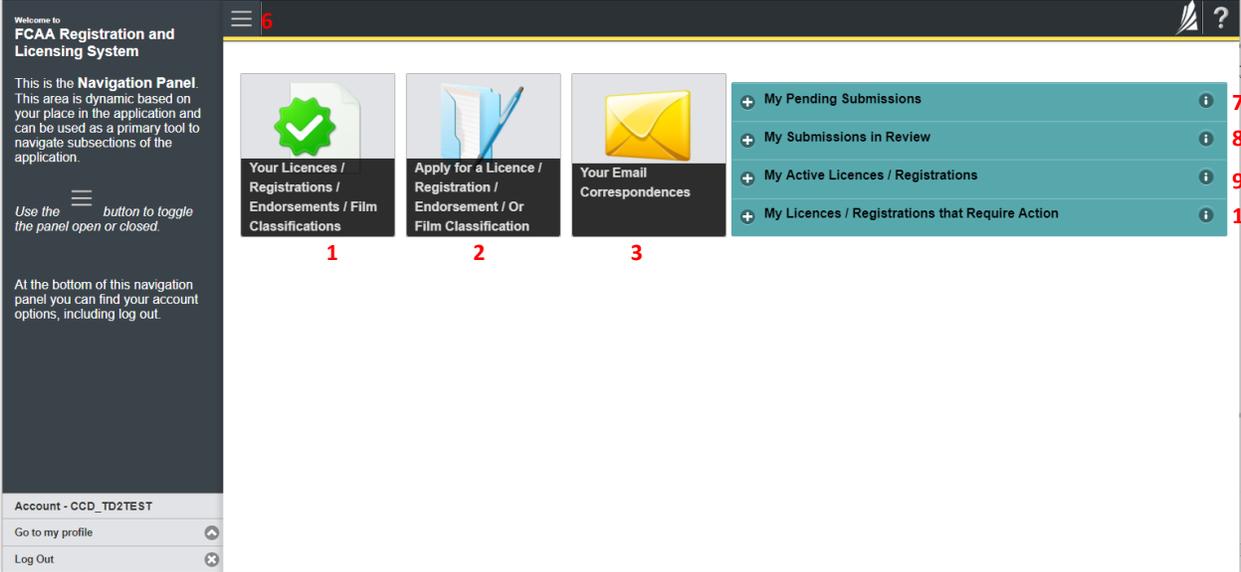
General Navigation Tips

- ✓ 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.
- ✓ As you save and/or exit a screen, the following message will appear if your details have been saved successfully:

- ✓ 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.
- ✓ For additional help, review any “information bubbles”  and instruction text boxes found throughout the submission screens.
- ✓ You can also press “Save”  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 Licences/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 access 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.



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 Affairs 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 webpage: <http://fcaa.gov.sk.ca/regulated-businesses-persons/persons/mortgage-brokers>
- If you are applying to be a mortgage associate, please visit this webpage: <http://fcaa.gov.sk.ca/regulated-businesses-persons/persons/mortgage-associate>

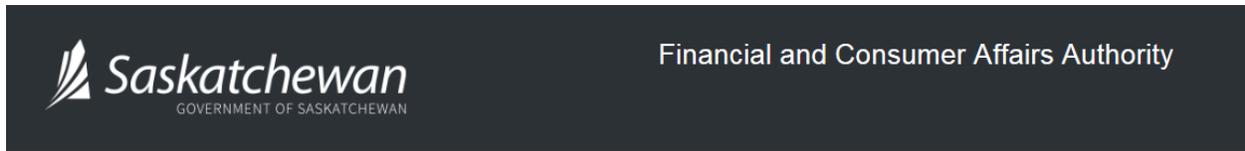
If you have questions related to this invitation, please contact the above mortgage brokerage.

Please do not reply to this message as this email inbox is not monitored. If you need to contact the Consumer Credit Division of FCAA, please do so by email at ffd@gov.sk.ca or by phone at (306) 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

The image is a screenshot of a web form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below these fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a circular arrow icon on the right.

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 GUIDE
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

| | |
|---|-----------------------------|
| 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 |
| 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 |

Invite Status
Pending Acceptance

Accept Invitation Reject Invitation

Account - CCD_MBROKER
Go to my profile
Log Out

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

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

Mortgage Broker or Associate

Step 1
Event

Step 2
Business Activity

Step 3
Suitability for Licensing

Step 4
Supporting Documents

Step 5
Declaration

Account - CCD_MBROKER
Go to my profile
Log Out

Step 1
122310-00 - MRT_ASC - NEW

Status
Pending Submission

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 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 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

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;  and 
- 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.

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.

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.

The screenshot shows a web application interface for the FCAA (Financial Consumer Affairs Act) Business Activity step. The interface includes a sidebar on the left with a navigation menu showing five steps: Step 1 Event (checked), Step 2 Business Activity (current), Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Step 2 Business Activity' and features the FCAA logo. Below the logo, there is a message: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The form ID is '122310-00'. The form is divided into two main sections: 'Business Activity Information' and 'Mailing Address Information'. The 'Business Activity Information' section includes fields for 'Name of Applicant' (Prefix, First Name*, Middle Name, Last Name*), 'Previous Legal Name(s)', and 'Also known as name(s)'. There are radio buttons for 'Broker' and 'Associate', and a note: 'Mortgage Brokerage you will be acting on behalf of: Licensee Name: EXTERNAL USER GUIDE, Operating Name: N/A'. The 'Mailing Address Information' section includes a 'Mailing Address Lookup' field with a search icon and a link 'Having trouble finding your address? Enable Manual Entry'. Below this are fields for 'Street*', 'City*', 'Postal Code*', and 'Province/State*' (set to SASKATCHEWAN). At the bottom of this section are fields for 'Telephone*', 'Fax*', and 'Email*'. The bottom left of the interface shows user information: 'Account - CCD_MBROKER', 'Go to my profile', and 'Log Out'.

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.

The screenshot displays the FCAA online application system for Mortgage Brokers or Associates. The interface is divided into several sections:

- Sidebar (Left):** A vertical navigation menu with five steps:
 - Step 1: Event (checked)
 - Step 2: Business Activity (checked)
 - Step 3: Suitability for Licensing (active)
 - Step 4: Supporting Documents
 - Step 5: Declaration
- Header (Top):** "Mortgage Broker or Associate" and "Step 3 Suitability for Licensing".
- Main Content Area:**
 - Instructions: "After completing the form click the [Next] button on the right to proceed. Your information will be saved."
 - Section: "122310-00 - External Guide"
 - Section: "Criminal Record Details"
 - Section: "During the past ten years, have you:" followed by a list of questions with "Yes/No" buttons:
 - 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 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)
 - Text: "If you have any additional information or if you answered 'Yes' to any of the above questions please upload supporting documents. These documents may provide additional information, details and specifics including dates, fines imposed and actions taken. Be sure to label the documents accordingly."
 - Button: "Add a Supporting Document" (+)
 - Section: "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:" followed by the same list of questions and "Yes/No" buttons as above.
 - Text: "If you have any additional information or if you answered 'Yes' to any of the above questions please upload supporting documents. These documents may provide additional information, details and specifics including dates, fines imposed and actions taken. Be sure to label the documents accordingly."
 - Button: "Add a Supporting Document" (+)
 - Section: "Criminal Record Checks"
 - Button: "Add a Criminal Record Check" (+)
- Bottom Bar:** "Account - CCD_MBROKER", "Go to my profile", and "Log Out".

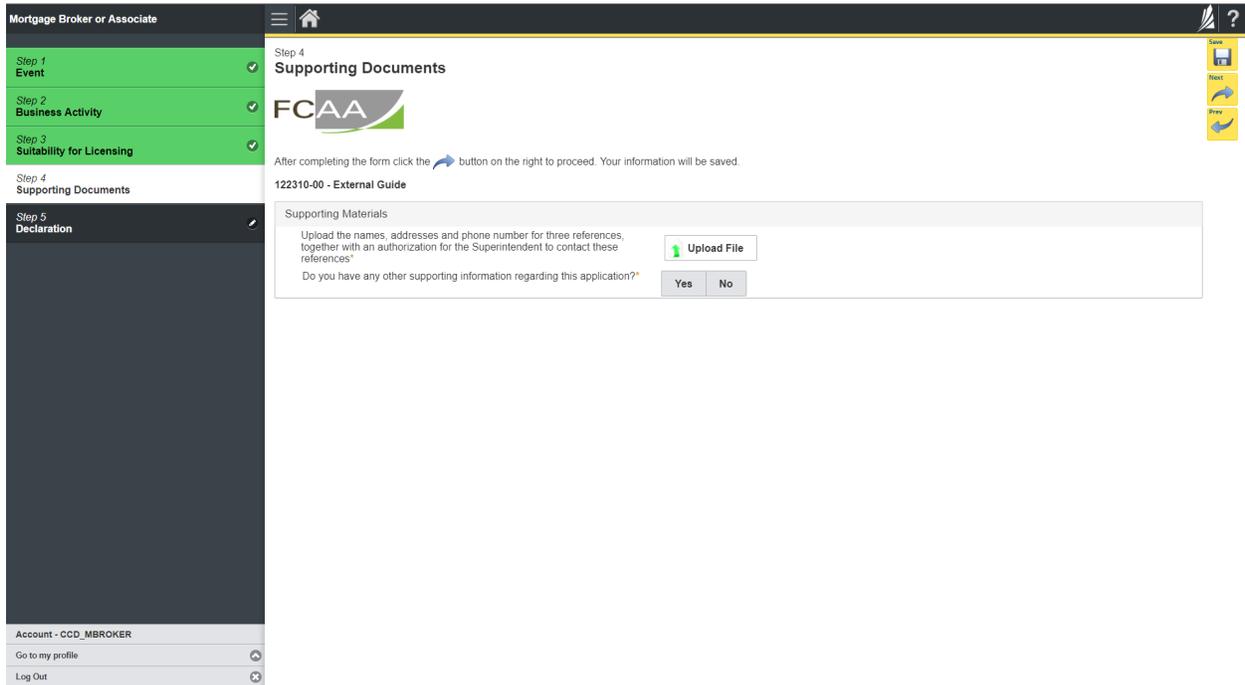
Criminal record checks should be dated no earlier than 3 months from the date you submit the application to us.

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 <https://fcaa.gov.sk.ca/fcaa411>.

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 (<https://fcaa.gov.sk.ca/contact-us>) 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.



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.

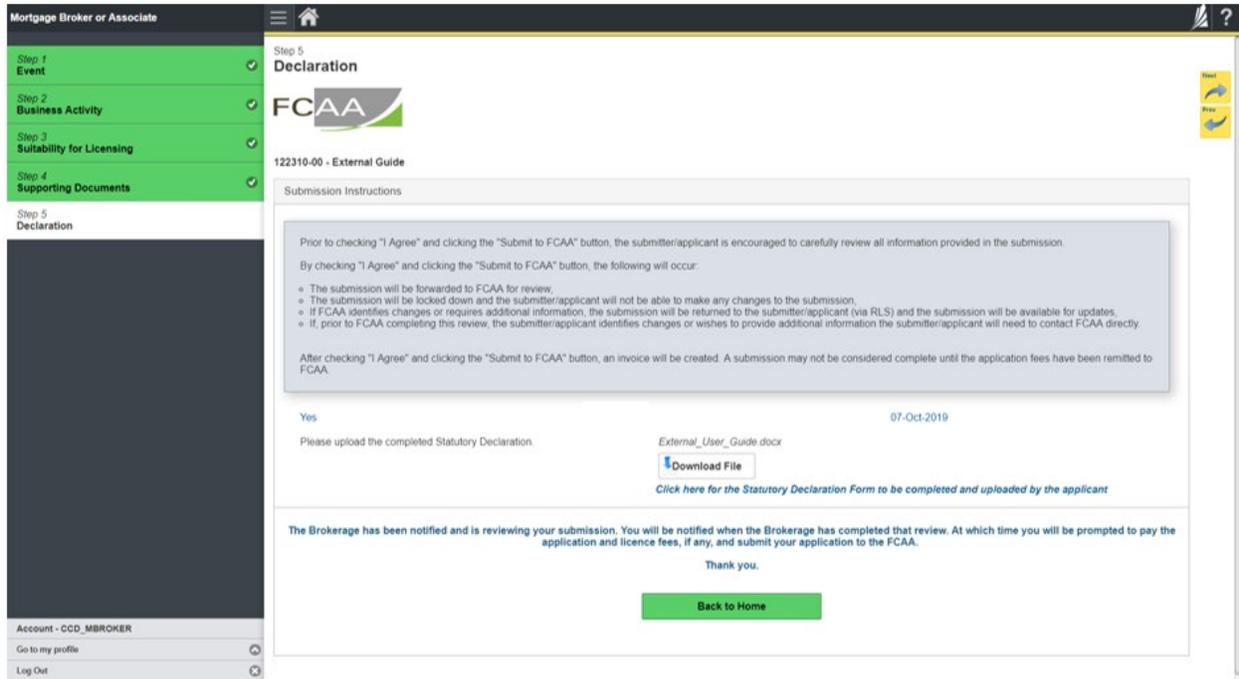
Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a Commissioner for Oaths or Notary Public.

Click the “I Agree” box to agree to it.

The screenshot displays the FCAA application portal interface. On the left, a sidebar lists five steps: Step 1 Event, Step 2 Business Activity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Step 5 Declaration' and features a 'Submit to Brokerage' button at the top right. Below this, the FCAA logo is visible, followed by the reference number '122310-00 - External Guide' and 'Submission Instructions'. A grey box contains detailed instructions for the applicant, including a warning that the submission will be locked upon review. Below the instructions, there is an 'I Agree' checkbox, a date field, and an 'Upload File' button. A red arrow points to the 'Upload File' button, which is accompanied by a link: 'Click here for the Statutory Declaration Form to be completed and uploaded by the applicant'. At the bottom left of the main content area, there is another 'Submit to Brokerage' button. The footer of the page shows the user's account information: 'Account - CCD_MBROKER', 'Go to my profile', and 'Log Out'.

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.



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.

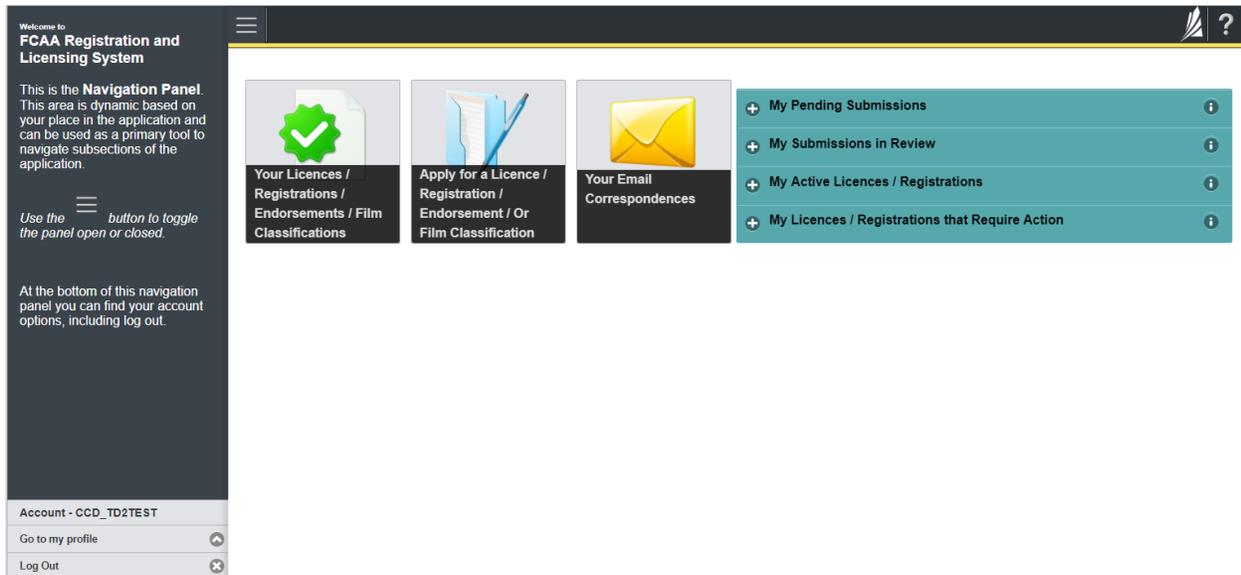
Using the navigation portal on the left side of the screen, you can move to the first step of your application “Event” by clicking on it. You will be brought back to the licence screen.

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.

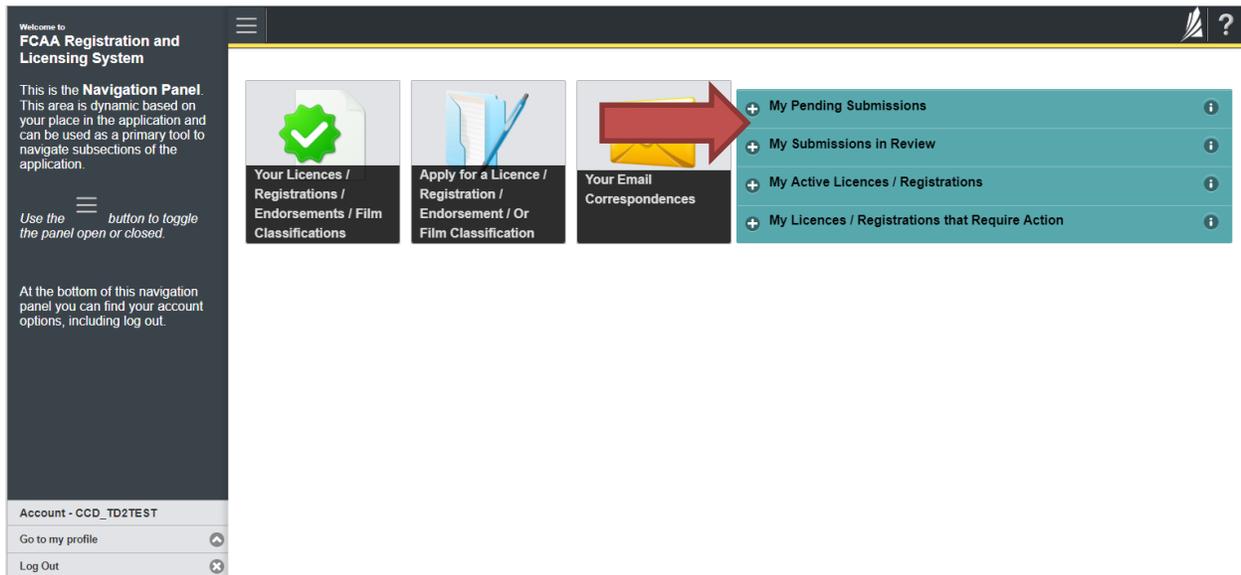
You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

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:

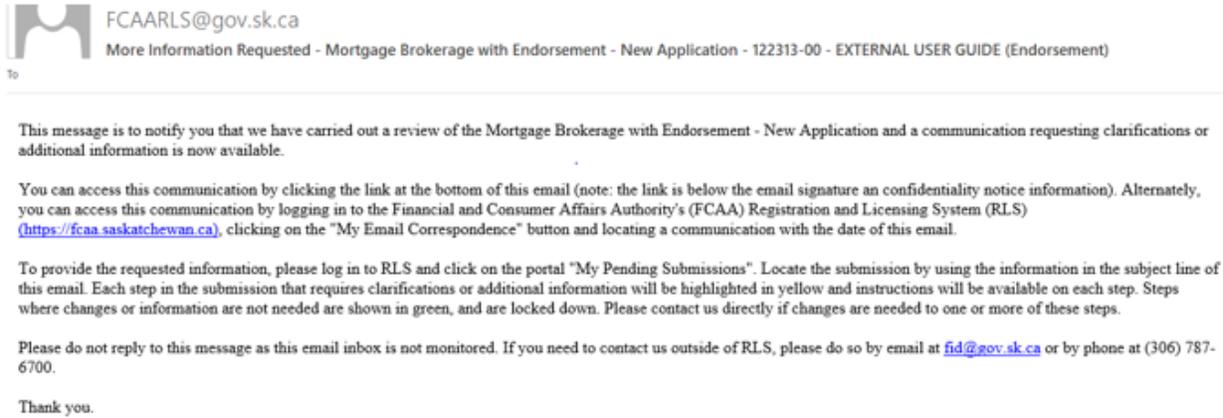
- The “My Submissions in Review” portal list includes all submissions that you have successfully submitted to FCAA for review.
- The “My Pending Submissions” includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned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



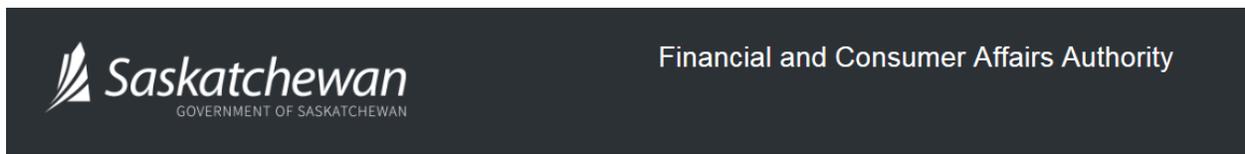
In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

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 fcaarls@gov.sk.ca 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.



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



FCAA Registration and Licensing System

Welcome to FCAA RLS

User ID

Password

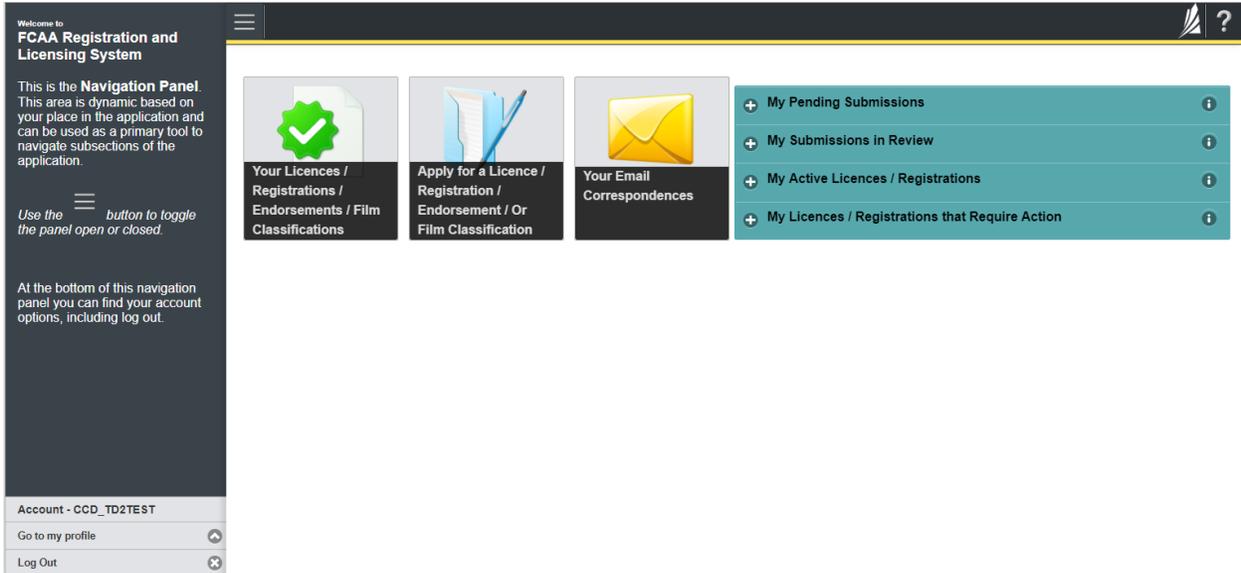
Login Register

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

Step 1 Event

Step 2 Business Activity

Step 3 Supporting Documents

Step 4 Declaration

Step 5 Invoice

Step 1
122313-00 - MRT_END - NEW

Status
Requested more information

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 ffd@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 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

Prefix

First Name*

Last Name*

Middle Name

Title / Position*

Email Address*

Phone Number*

Account - CCD_TD2TEST

Go to my profile

Log Out

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 2
Business Activity

Step 3
Supporting Documents

Step 4
Declaration

Step 5
Invoice

Account - CCD_TD2TEST
Go to my profile
Log Out

Step 1
122313-00 - MRT_END - NEW

Status
In Review

Next

Action

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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) 787-8700

Submission Information

Submission Number 122313-00
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 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

Prefix First Name External Last Name User Middle Name

Title / Position

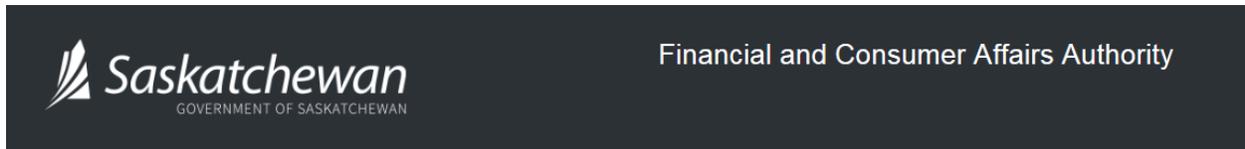
Email Address

Phone Number

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 <https://fcaa.saskatchewan.ca>



FCAA Registration and Licensing System

The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left is a link "Forgot your password?" and at the bottom right is a circular arrow icon.

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.



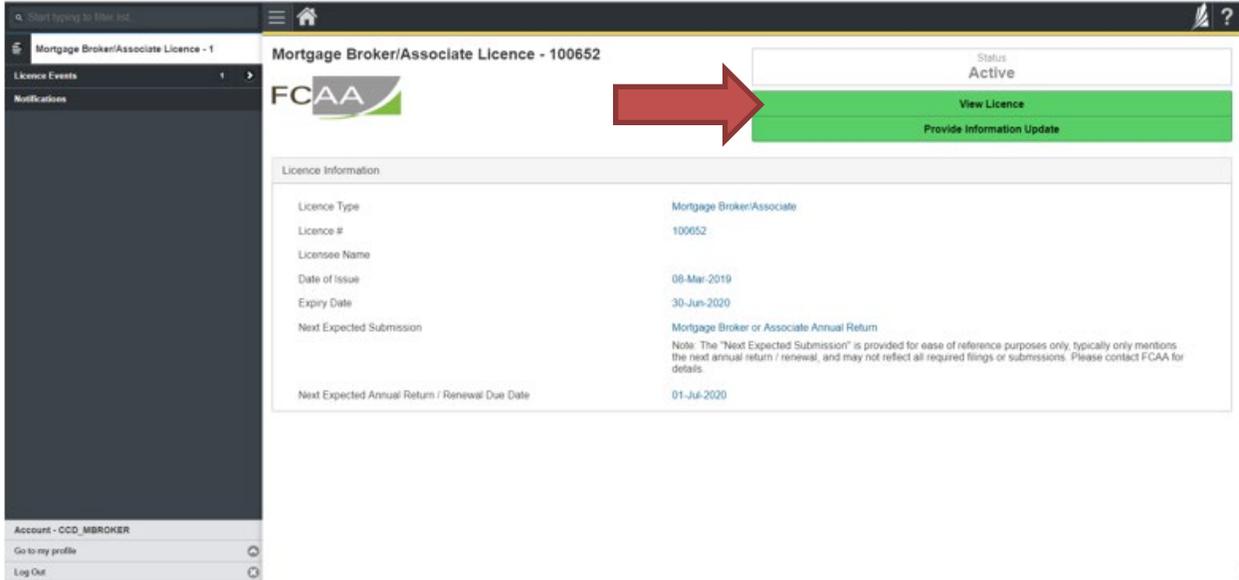
3. Click the link for the Mortgage Associate licence.

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

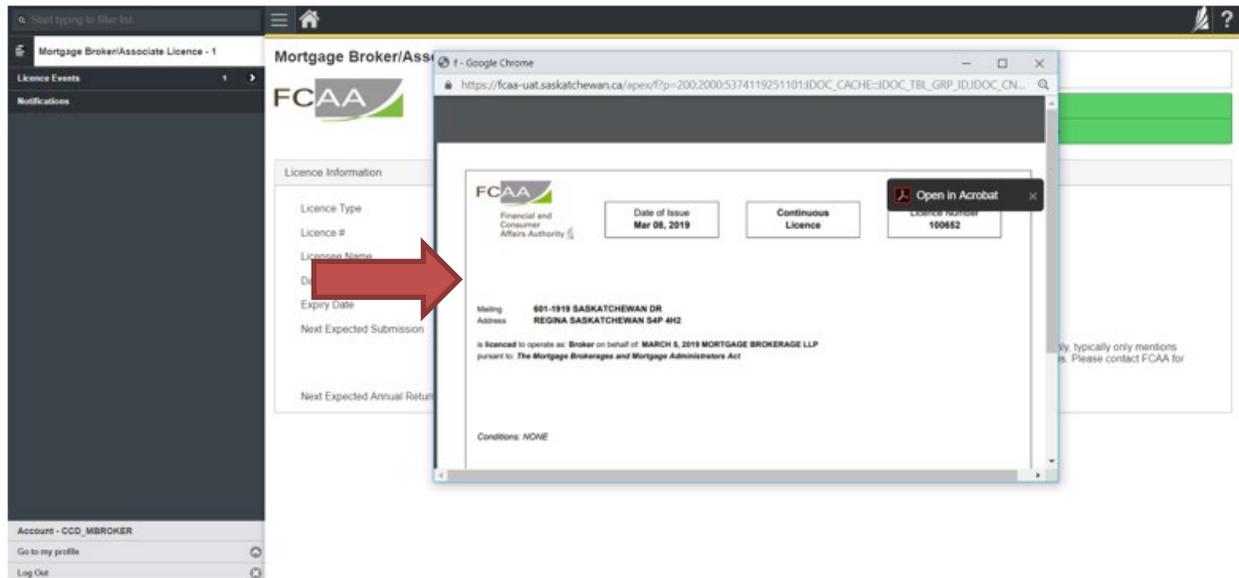


4. You will be brought to the licence screen. Ensure that your pop-up blocker is disabled or you can permit pop-ups from this site.

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.



Provide Information Update

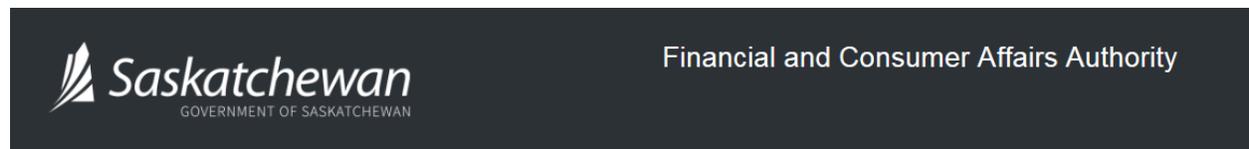
Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the “Act”) and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the “Regulations”) which outlines the requirements to carry on business as a mortgage associate in Saskatchewan. 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 <https://fcaa.saskatchewan.ca>



FCAA Registration and Licensing System

The image shows a screenshot of the FCAA RLS login page. At the top, it says "Welcome to FCAA RLS". Below that are two input fields: "User ID" and "Password". There are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a circular arrow icon on the right.

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.



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”.

The screenshot shows the FCAA Mortgage Broker/Associate Licence - 100652 page. The status is Active. A red arrow points to the 'Provide Information Update' button. The page includes a sidebar with 'Licence Events' and 'Notifications', and a main content area with 'Licence Information' and 'Next Expected Submission' details.

| Licence Information | |
|--|--|
| Licence Type | Mortgage Broker/Associate |
| Licence # | 100652 |
| Licence Name | |
| Date of Issue | 08-Mar-2019 |
| Expiry Date | 30-Jun-2020 |
| Next Expected Submission | Mortgage Broker or Associate Annual Return <small>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.</small> |
| Next Expected Annual Return / Renewal Due Date | 01-Jul-2020 |

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

The screenshot shows the FCAA Step 1 Business Activity page for licence event 121724-01 - MRT_ASC - CHNG. The status is Pending Submission. The page includes a sidebar with 'Step 1 Event', 'Step 2 Business Activity', 'Step 3 Suitability for Licensing', 'Step 4 Supporting Documents', and 'Step 5 Declaration'. The main content area includes 'Submission Instructions', 'Submission Information', and 'Primary Contact Information'.

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 Information

| | |
|--------------------|--------------------|
| 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

Prefix: First Name*: External Last Name*: User Middle Name:

Title / Position:

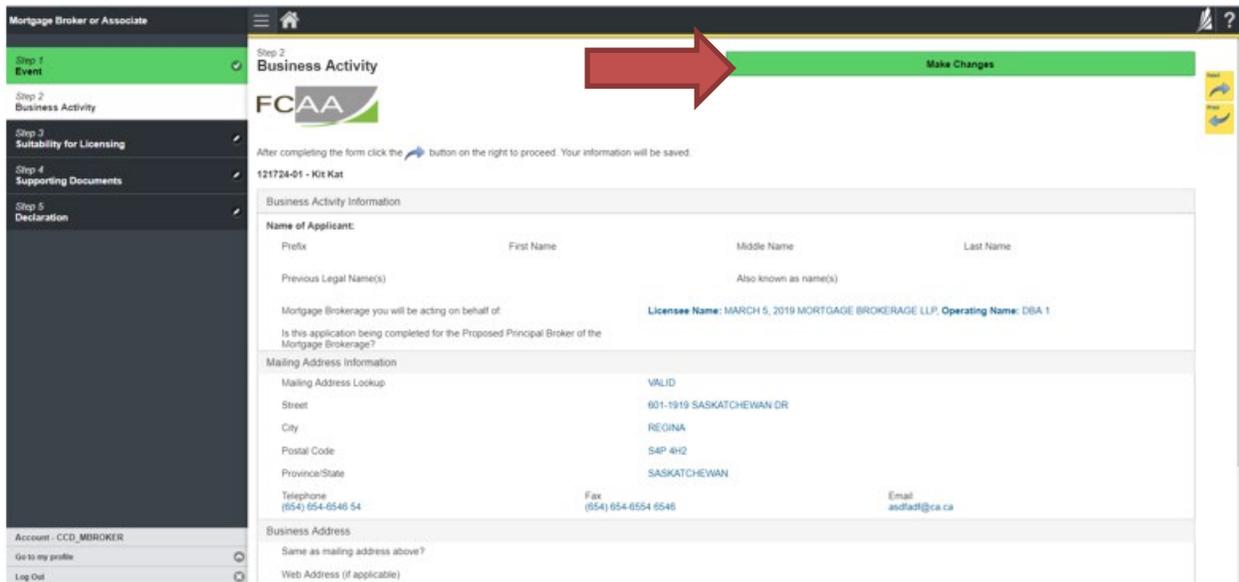
On the right side is your tools and actions menu where you can:

- 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;  and
- 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.

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.



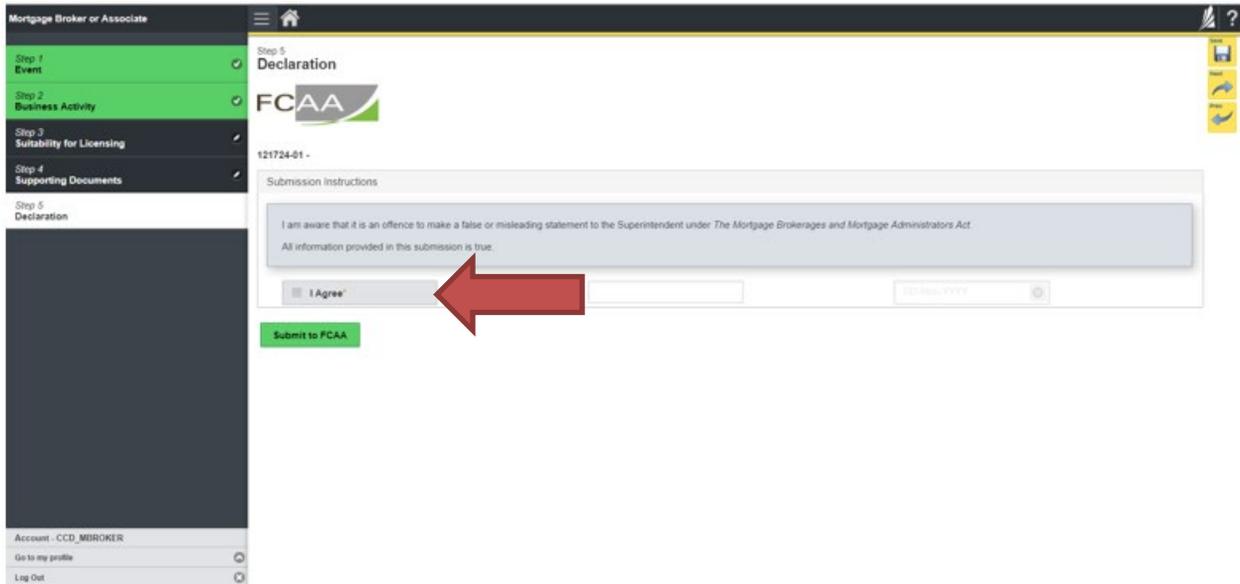
The screenshot displays the FCAA application interface. On the left, a sidebar lists steps: Step 1 Event, Step 2 Business Activity (selected), Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Step 2 Business Activity' and includes the FCAA logo. A red arrow points to a green 'Make Changes' button in the top right of the step header. Below the header, there is a form for 'Business Activity Information' for applicant '121724-01 - Kit Kat'. The form includes fields for Name of Applicant (Prefix, First Name, Middle Name, Last Name), Previous Legal Name(s), and License Name (MARCH 5, 2019 MORTGAGE BROKERAGE LLP, Operating Name: DBA 1). It also has a section for Mailing Address Information with a 'Mailing Address Lookup' button and a 'Business Address' section with a 'Same as mailing address above?' checkbox. The bottom left of the interface shows the user's account information: 'Account: CCD_MBROKER' and '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.

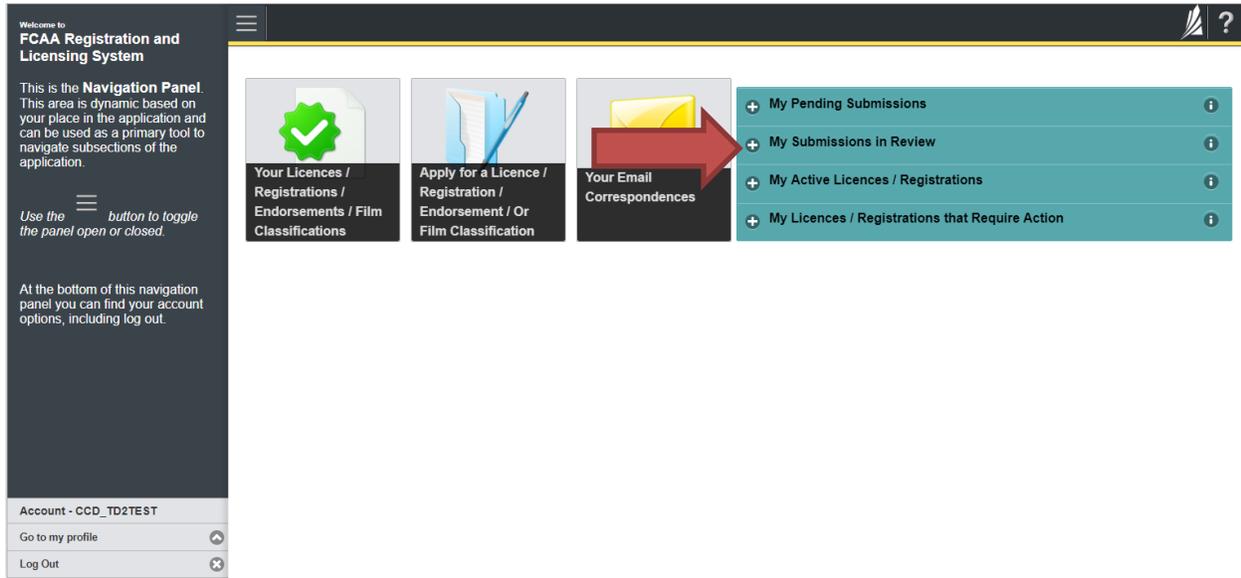


The screenshot shows a web application interface for a Mortgage Broker or Associate. The left sidebar contains a navigation menu with five steps: Step 1 Event, Step 2 Business Activity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled "Step 5 Declaration" and features the FCAA logo. Below the logo, the text reads "121724-01 - Submission Instructions". A large grey box contains the declaration text: "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. All information provided in this submission is true." Below this text is an "I Agree" checkbox, which is highlighted by a red arrow. To the right of the checkbox are two empty input fields. At the bottom left of the main content area is a green "Submit to FCAA" button. The bottom of the sidebar shows the user's account information: "Account - CCD_BROKER", "Go to my profile", and "Log Out".

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.

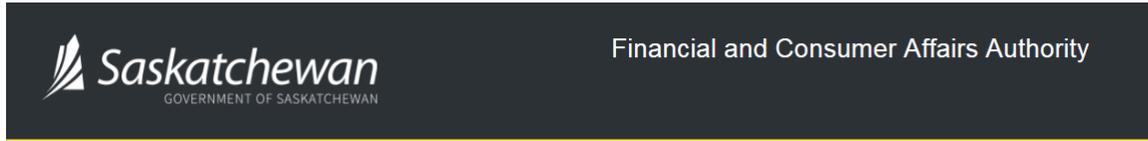
Annual returns are due June 30 of every year, as is the annual fee. You are able to start your annual return submission in RLS one month prior to the due date (i.e. June 1 of each year). You can access a summary of the requirements and supporting materials required in the Mortgage Broker Associate Licence 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 <https://fcaa.saskatchewan.ca>



FCAA Registration and Licensing System

The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: "Login" (in teal) and "Register" (in grey). At the bottom left, there is a link "Forgot your password?" with a right-pointing arrow icon.

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.

Mortgage Broker/Associate Licence - 100659

Status: Active

View Licence

Start Annual Return

Licence Information

| | |
|--|--|
| Licence Type | Mortgage Broker/Associate |
| Licence # | 100659 |
| Licensee Name | |
| Date of Issue | 08-Mar-2019 |
| Expiry Date | 30-Jun-2020 |
| 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.

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

Mortgage Broker or Associate

Step 1 Event

Step 3 Business Activity

Step 4 Suitability for Licensing

Step 5 Supporting Documents

Step 1 - MRT_ASC - RNWL

Status: Pending Submission

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at: www.fcaa.gov.sk.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 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

Prefix:

First Name*:

Last Name*:

Middle Name:

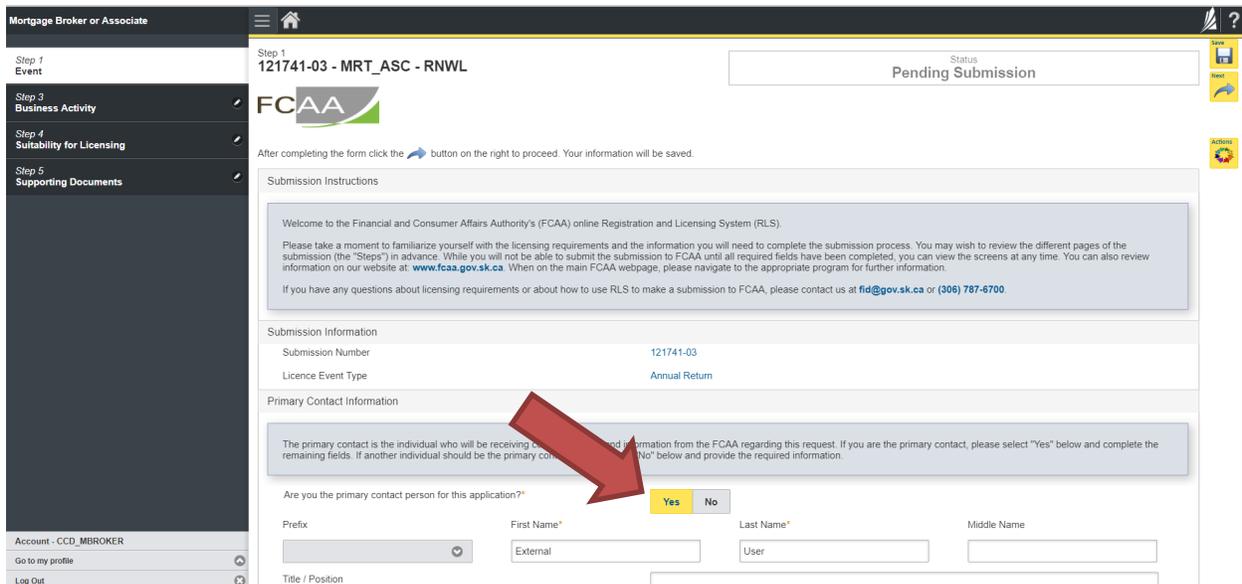
Title / Position:

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;  and
- 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.

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 3
Business Activity

Step 4
Suitability for Licensing

Step 5
Supporting Documents

Step 1
121741-03 - MRT_ASC - RNWL

Status
Pending Submission

FCAA

After completing the form click the  button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at: www.fcaa.gov.sk.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 Information

Submission Number 121741-03
Licence Event Type Annual Return

Primary Contact Information

The primary contact is the individual who will be receiving correspondence 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

Prefix First Name* Last Name* Middle Name

External User

Title / Position

Account - CCD_MBROKER
Go to my profile
Log Out

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 2 Annual Return Info ✓

Step 3 Business Activity ✓

Step 4 Suitability for Licensing ✓

Step 5 Supporting Documents ✓

Step 6 Declaration

Step 6 Declaration

FCAA

121741-03 - External User

Submission Instructions

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").

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 complied with the Act in the reporting period.

I Agree*

Submit to FCAA

Account - CCD_MBROKER

Go to my profile

Log Out

Click “Submit to FCAA”.

8. You will be brought to the “Invoice” step.

Mortgage Broker or Associate

Step 7 Invoice - 001804

Status: Pending

Print Invoice

FCAA

Order Details

Order Description: Annual Return - Licence #100659 - Submission #121741-03

Merchant Name: FCAA
Merchant URL: https://fcaa-uat.saskatchewan.ca/

| Description | Product Code | Quantity | Price | Subtotal |
|--|--------------|----------|----------|----------|
| Mortgage Broker or Associate Annual Return | 1 | 1 | \$400.00 | \$400.00 |

Charge Total: \$400.00 (CAD)

Payable Information

If the invoice amount is less than \$2,500, then you can pay as follows:

1. Online using Interac Online, VISA, or MasterCard - Please click "Proceed to Online Payment"
2. Via Cheque - Please print this invoice page and attach a cheque payable to:

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

If the invoice amount is \$2,500 or greater, then you must pay via cheque.

Account: CCD_MBRKER

Go to my profile

Log Out

Proceed to Payment

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 access 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.



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 Affairs 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 webpage: <http://fcaa.gov.sk.ca/regulated-businesses-persons/persons/mortgage-brokers>
- If you are applying to be a mortgage associate, please visit this webpage: <http://fcaa.gov.sk.ca/regulated-businesses-persons/persons/mortgage-associates>

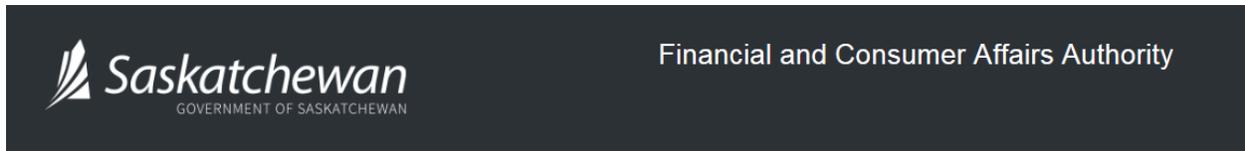
If you have questions related to this invitation, please contact the above mortgage brokerage.

Please do not reply to this message as this email inbox is not monitored. If you need to contact the Consumer Credit Division of FCAA, please do so by email at fd@gov.sk.ca or by phone at (306) 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

[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 GUIDE
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

| | |
|---|-----------------------------|
| 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 |
| 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

Account - CCD_MBROKER
Go to my profile
Log Out

To continue with your application, click “Accept Invitation”.

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

Mortgage Broker or Associate

Step 1
Event

Step 2
Business Activity

Step 3
Suitability for Licensing

Step 4
Supporting Documents

Step 5
Declaration

Account - CCD_MBROKER
Go to my profile
Log Out

Step 1
122310-00 - MRT_ASC - NEW

Status
Pending Submission

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 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 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

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;  and 
- 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.

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.

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.

The screenshot shows the FCAA (Financial Consumer Affairs Act) application interface. The left sidebar contains a navigation menu with five steps: Step 1 Event (checked), Step 2 Business Activity (active), Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Step 2 Business Activity' and features the FCAA logo. Below the logo, there is a message: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The form ID is '122310-00'. The form is divided into two main sections: 'Business Activity Information' and 'Mailing Address Information'. The 'Business Activity Information' section includes fields for 'Name of Applicant' (Prefix, First Name*, Middle Name, Last Name*), 'Previous Legal Name(s)', and 'Also known as name(s)'. There are radio buttons for 'Broker' and 'Associate', and a note: 'Mortgage Brokerage you will be acting on behalf of: Licensee Name: EXTERNAL USER GUIDE, Operating Name: N/A'. The 'Mailing Address Information' section includes a 'Mailing Address Lookup' field with a search icon and a link 'Having trouble finding your address? Enable Manual Entry'. Below this are fields for 'Street*', 'City*', 'Postal Code*', and 'Province/State*' (set to SASKATCHEWAN). At the bottom of this section are fields for 'Telephone*', 'Fax*', and 'Email*'. The bottom left of the page shows user information: 'Account - CCD_MBROKER', 'Go to my profile', and 'Log Out'.

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.

The screenshot displays the FCAA online application system for Mortgage Brokers or Associates. The interface is divided into a sidebar on the left and a main content area. The sidebar shows a progress indicator for five steps: Step 1 (Event), Step 2 (Business Activity), Step 3 (Suitability for Licensing), Step 4 (Supporting Documents), and Step 5 (Declaration). The main content area is titled 'Step 3 Suitability for Licensing' and features the FCAA logo. Below the logo, there is a message: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The main content area is titled '122310-00 - External Guide' and contains a section for 'Criminal Record Details'. This section asks the user to answer questions about their criminal record over the past ten years. The questions are: '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?', 'Been charged with an offence pursuant to any law of any jurisdiction, excluding traffic offences?', 'Been convicted of a criminal offence?', 'Been convicted of violating any securities, insurance, trust and loan, mortgage brokers, loan brokers, real estate or consumer protection legislation?', '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, suspended, conditioned, or cancelled under the laws of any province, territory, state or country?', and 'Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?'. Each question has a 'Yes' and a 'No' response button. Below the questions, there is a message: 'If you have any additional information or if you answered "Yes" to any of the above questions please upload supporting documents. These documents may provide additional information, details and specifics including dates, fines imposed and actions taken. Be sure to label the documents accordingly.' and a green button labeled 'Add a Supporting Document'. The same structure is repeated for a second set of questions. At the bottom of the main content area, there is a section for 'Criminal Record Checks' with a green button labeled 'Add a Criminal Record Check'. The sidebar at the bottom contains the text 'Account - CCD_MBROKER', 'Go to my profile', and 'Log Out'.

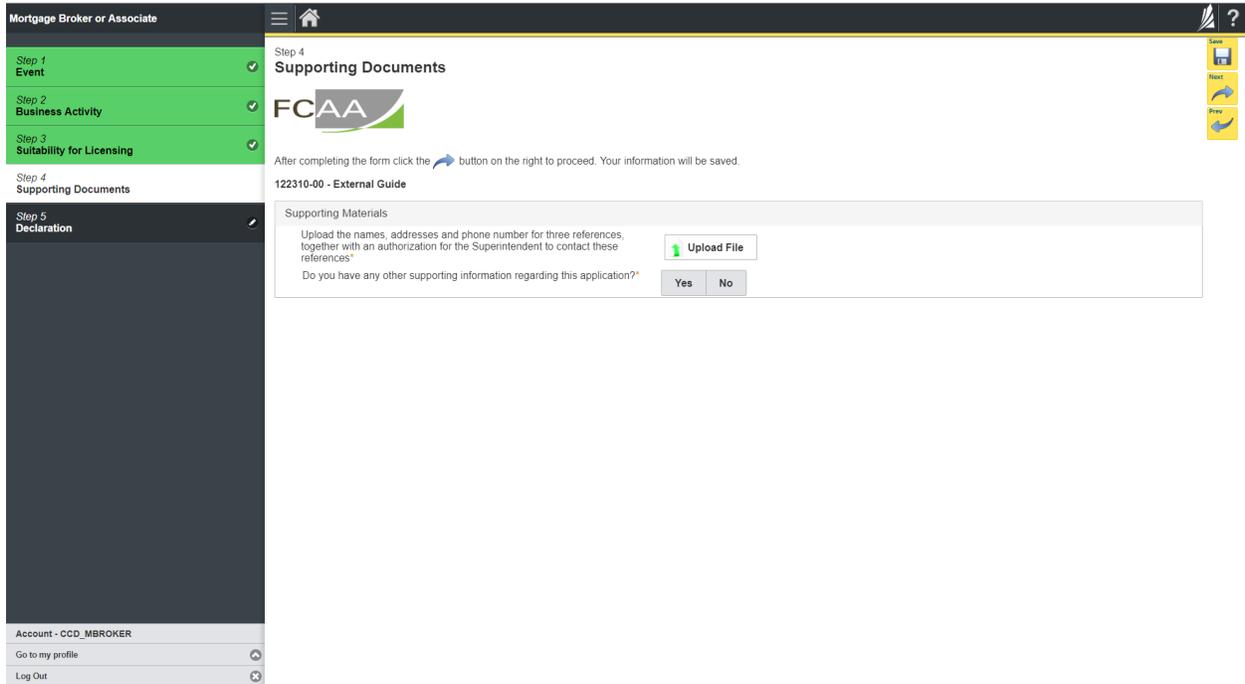
Criminal record checks should be dated no earlier than 3 months from the date you submit the application to us.

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 <https://fcaa.gov.sk.ca/fcaa411>.

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 (<https://fcaa.gov.sk.ca/contact-us>) 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.



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.

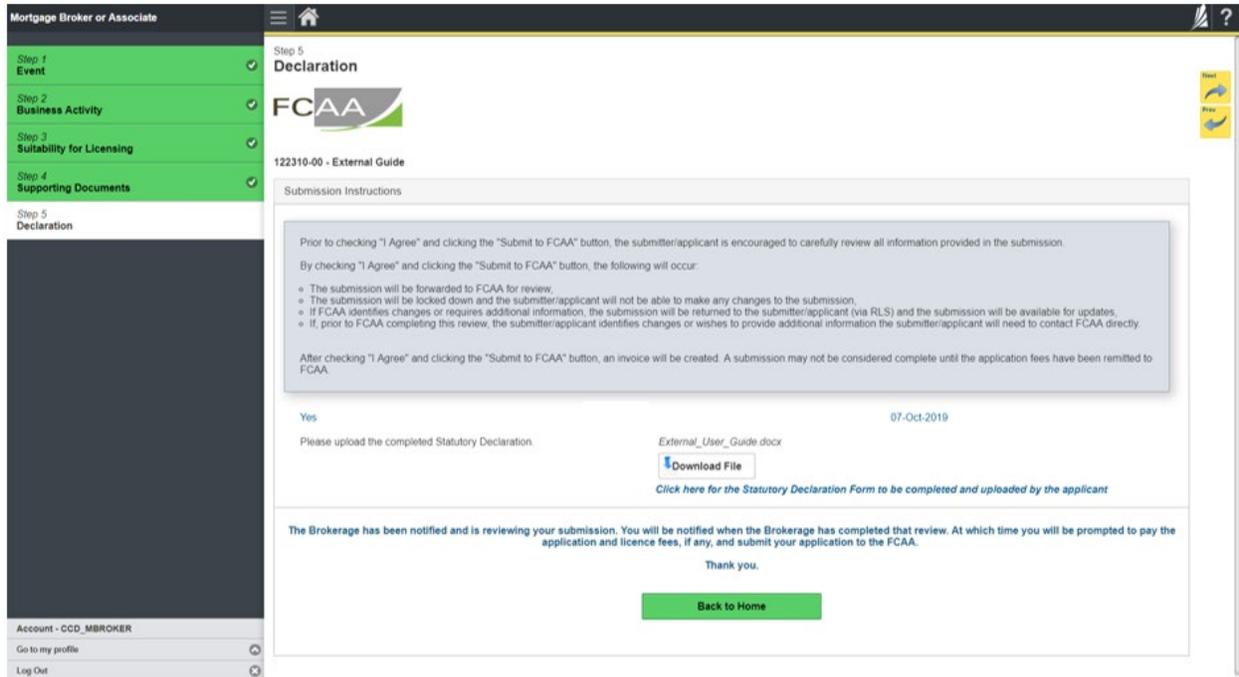
Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a commissioner for oaths or notary public.

Click the “I Agree” box to agree to it.

The screenshot displays the FCAA application portal. On the left, a sidebar lists five steps: Step 1 Event, Step 2 Business Activity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Step 5 Declaration' and features a 'Submit to Brokerage' button at the top right. Below this, the FCAA logo is visible, followed by the reference number '122310-00 - External Guide' and 'Submission Instructions'. A grey box contains the following text: '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. 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, If FCAA identifies changes or requires additional information, the submission will be returned to the submitter/applicant (via RLS) and the submission will be available for updates, If, prior 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. 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.' Below this text is an 'I Agree' checkbox, a date field (DD-Mon-YYYY), and the text 'Please upload the completed Statutory Declaration.*'. A red arrow points to an 'Upload File' button, which is accompanied by a link: 'Click here for the Statutory Declaration Form to be completed and uploaded by the applicant'. At the bottom left of the main content area is a 'Submit to Brokerage' button. The footer of the page shows 'Account - CCD_MBROKER', 'Go to my profile', and 'Log Out'.

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.



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.

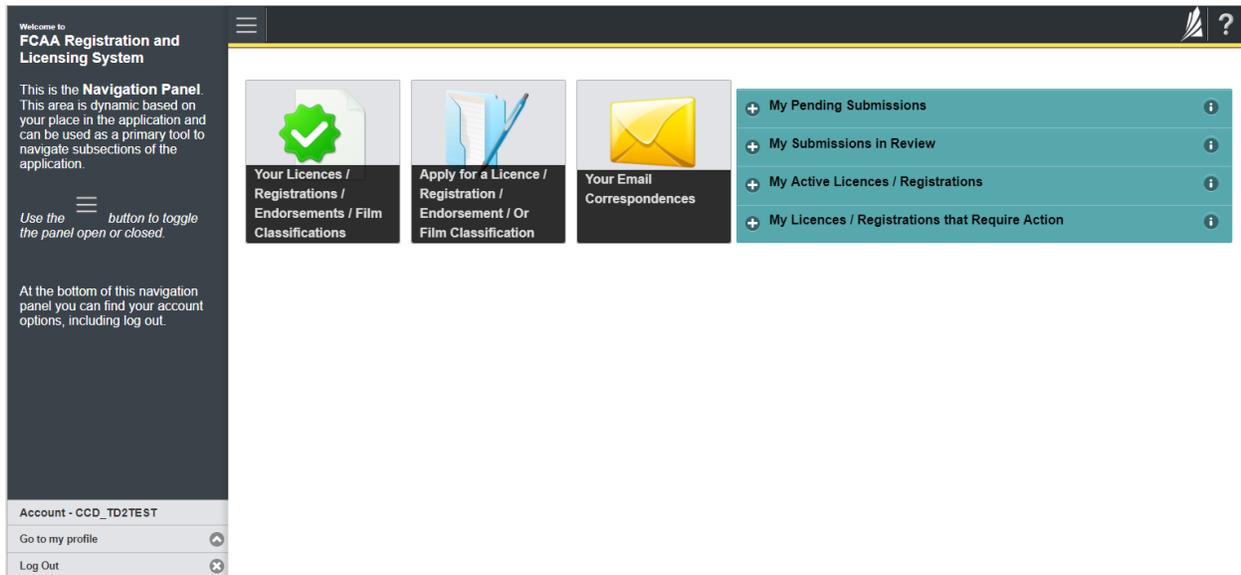
Using the navigation portal on the left side of the screen, you can move to the first step of your application "Event" by clicking on it. You will be brought back to the licence screen.

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.

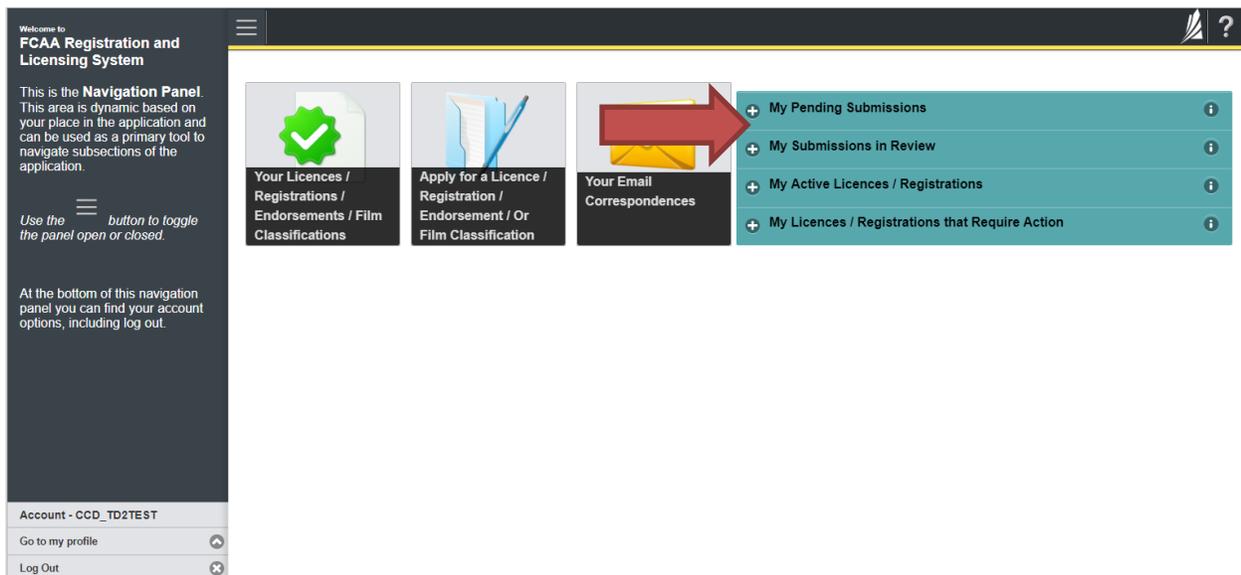
You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

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:

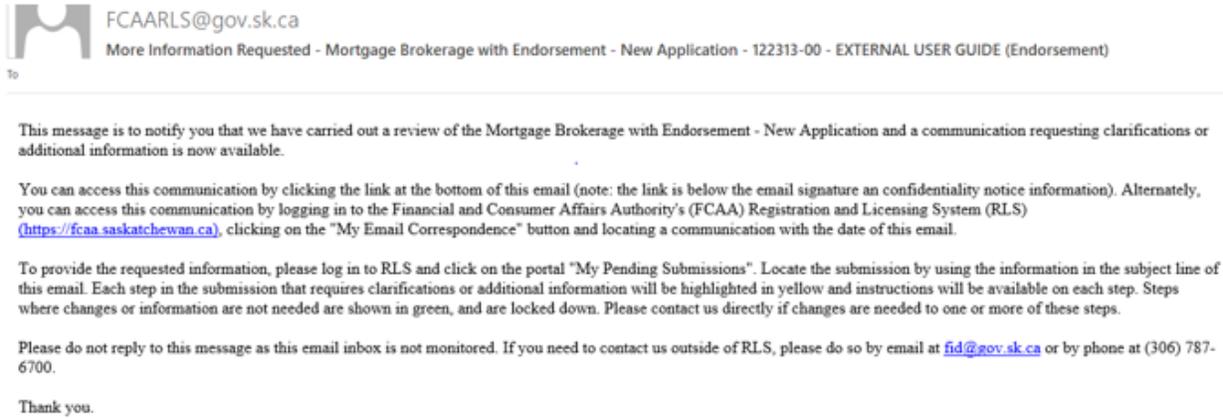
- The “My Submissions in Review” portal list includes all submissions that you have successfully submitted to FCAA for review.
- The “My Pending Submissions” includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned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



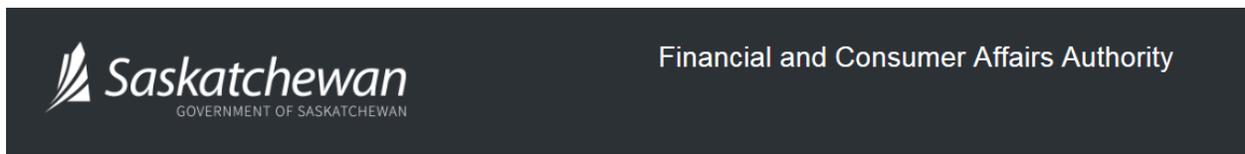
In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

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 fcaarls@gov.sk.ca 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.



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



FCAA Registration and Licensing System

Welcome to FCAA RLS

User ID

Password

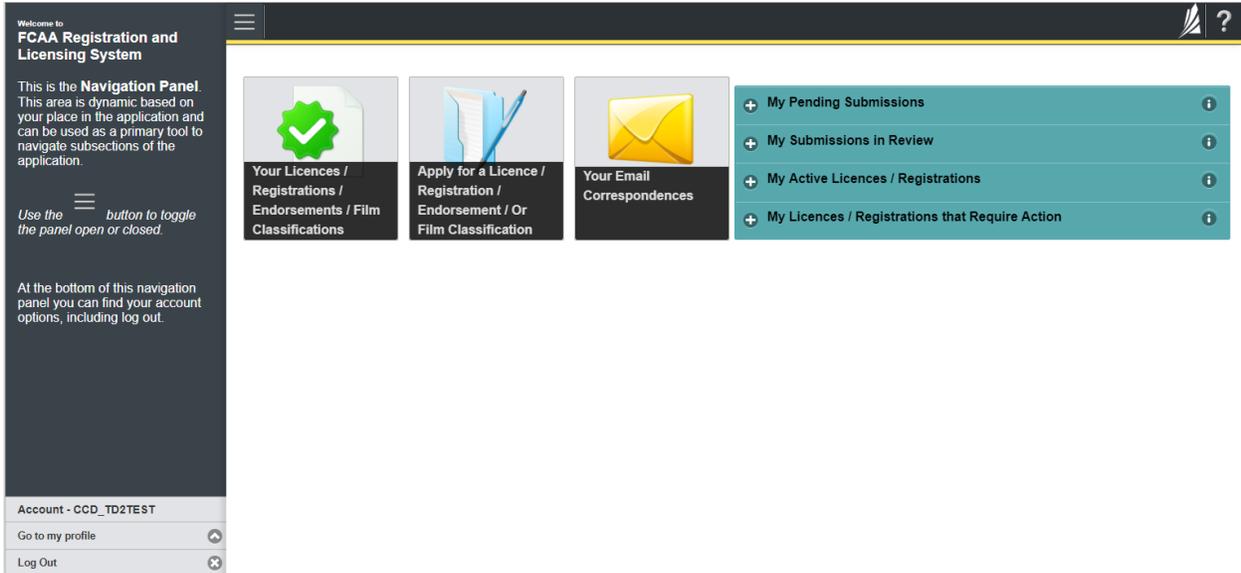
Login Register

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

Step 1 Event

Step 2 Business Activity

Step 3 Supporting Documents

Step 4 Declaration

Step 5 Invoice

Step 1
122313-00 - MRT_END - NEW

Status
Requested more information

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 ffd@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 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

Prefix First Name* Last Name* Middle Name

External User

Title / Position*

Email Address*

Phone Number*

Account - CCD_TD2TEST

Go to my profile

Log Out

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 2
Business Activity

Step 3
Supporting Documents

Step 4
Declaration

Step 5
Invoice

Step 1
122313-00 - MRT_END - NEW

Status
In Review

Next

Action

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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) 787-8700

Submission Information

Submission Number 122313-00
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 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

Prefix First Name External Last Name User Middle Name

Title / Position

Email Address

Phone Number

Account - CCD_TD2TEST

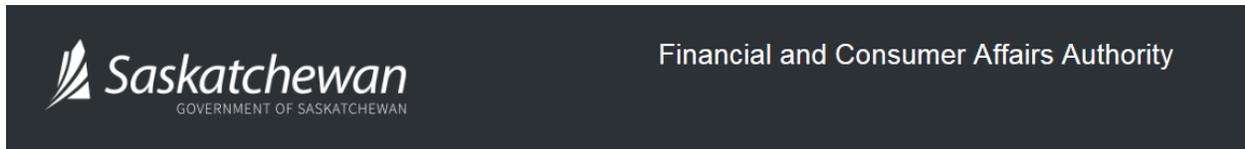
Go to my profile

Log Out

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 <https://fcaa.saskatchewan.ca>

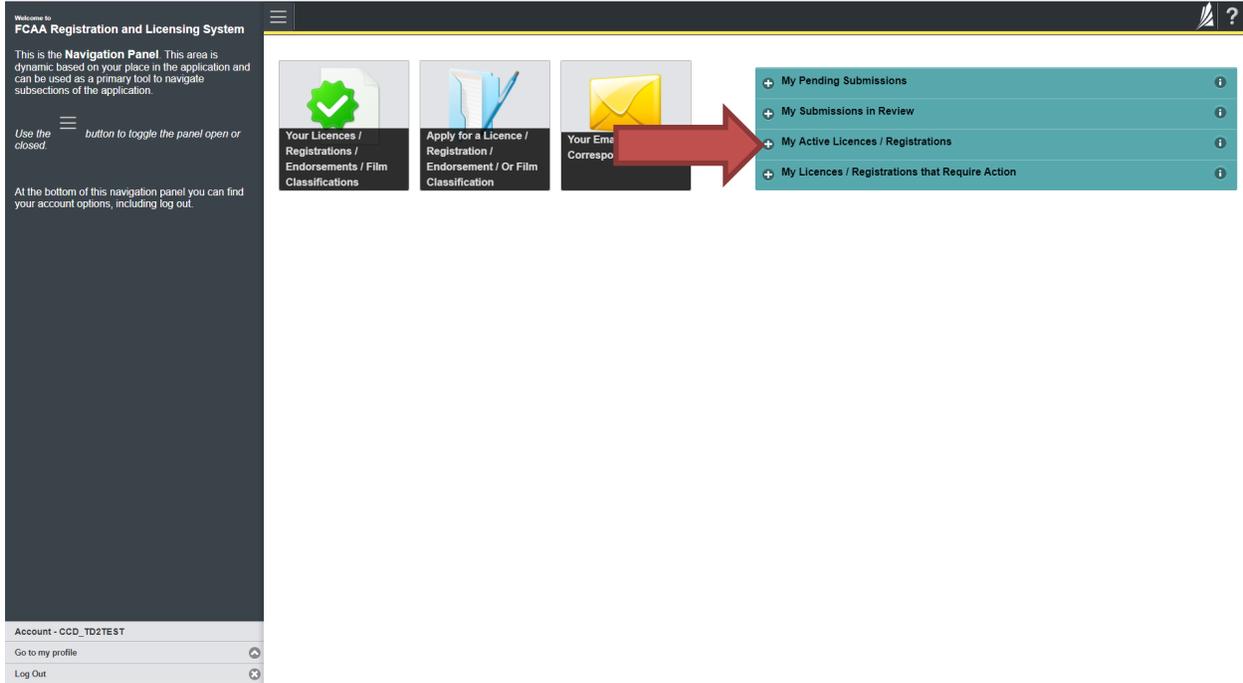


FCAA Registration and Licensing System

The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a right-pointing arrow icon.

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.



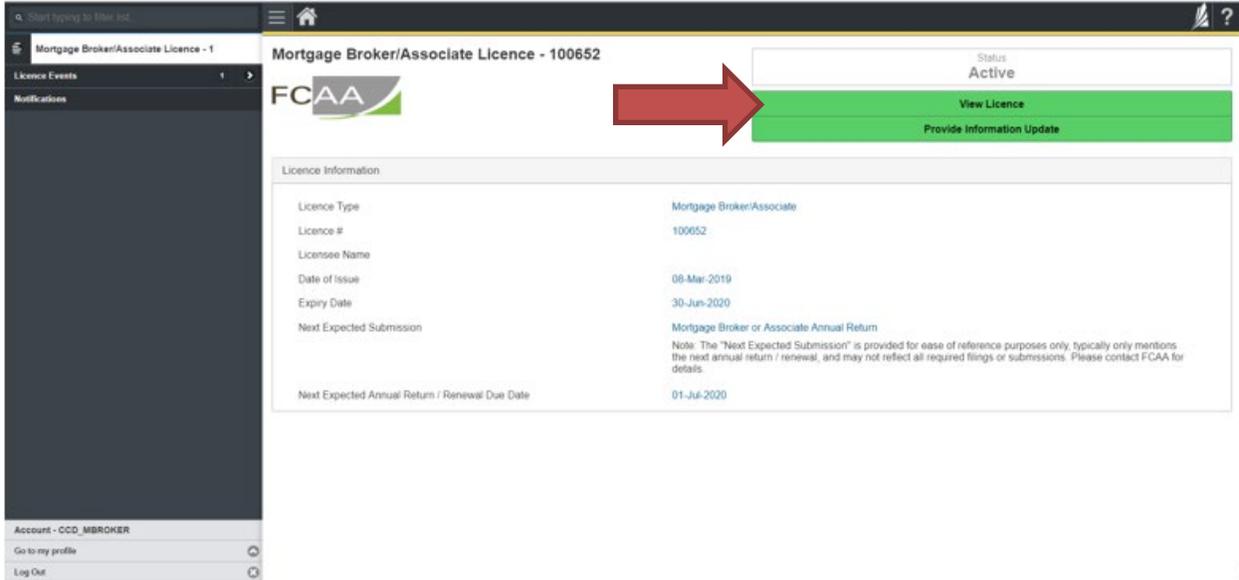
3. Click the link for the Mortgage Broker licence.

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

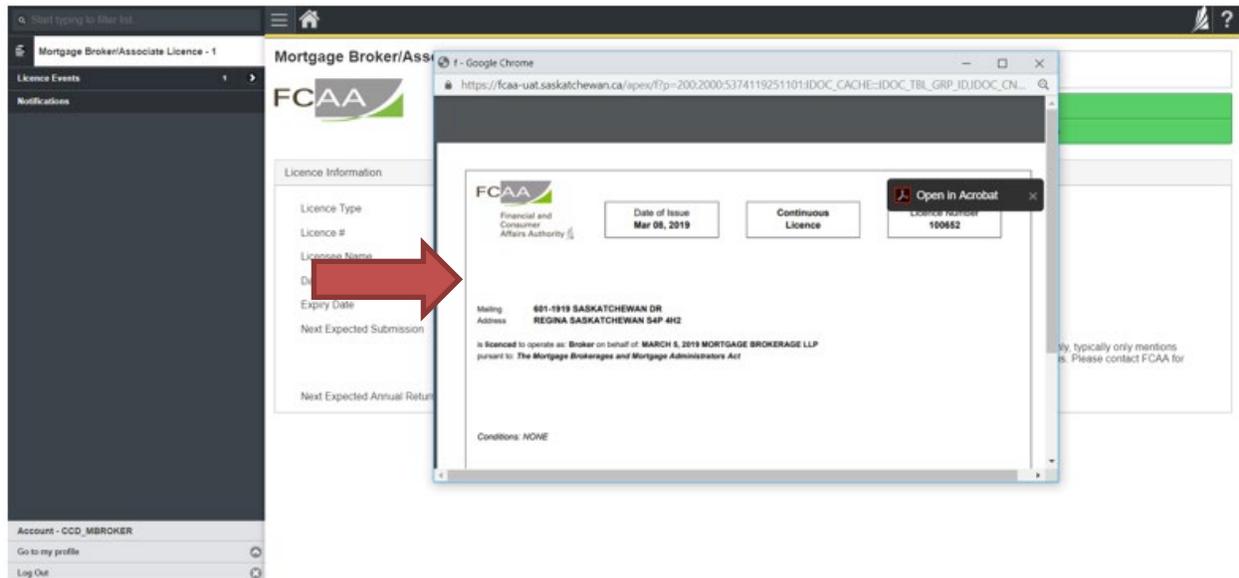


4. You will be brought to the licence screen. Ensure that your pop-up blocker is disabled or you can permit pop-ups from this site.

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.



Provide Information Update

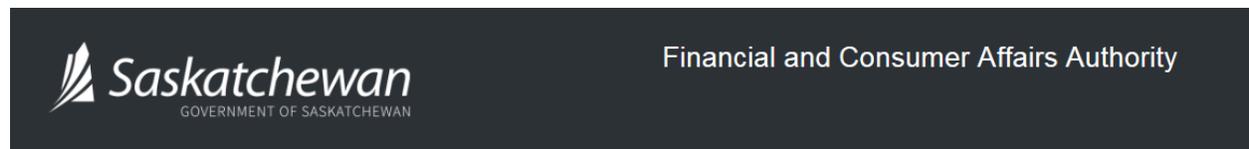
Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the “Act”) and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the “Regulations”) which outlines the requirements to carry on business as a mortgage broker in Saskatchewan. 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 <https://fcaa.saskatchewan.ca>



FCAA Registration and Licensing System

The screenshot shows a web form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below these fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a circular arrow icon on the right.

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.



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”.

| Licence Information | |
|--|--|
| Licence Type | Mortgage Broker/Associate |
| Licence # | 100652 |
| Licence Name | |
| Date of Issue | 08-Mar-2019 |
| Expiry Date | 30-Jun-2020 |
| Next Expected Submission | Mortgage Broker or Associate Annual Return <small>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.</small> |
| Next Expected Annual Return / Renewal Due Date | 01-Jul-2020 |

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

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 Information

| | |
|--------------------|--------------------|
| 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

Prefix: First Name*: Last Name*: Middle Name:

Title / Position:

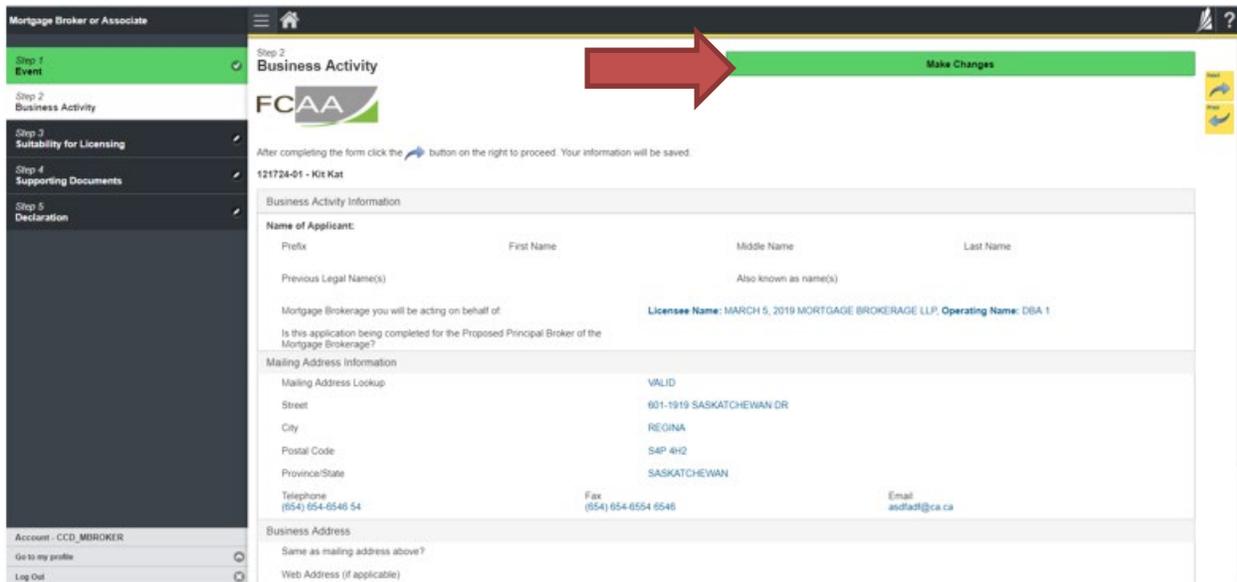
On the right side is your tools and actions menu where you can:

- 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;  and
- 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.

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.



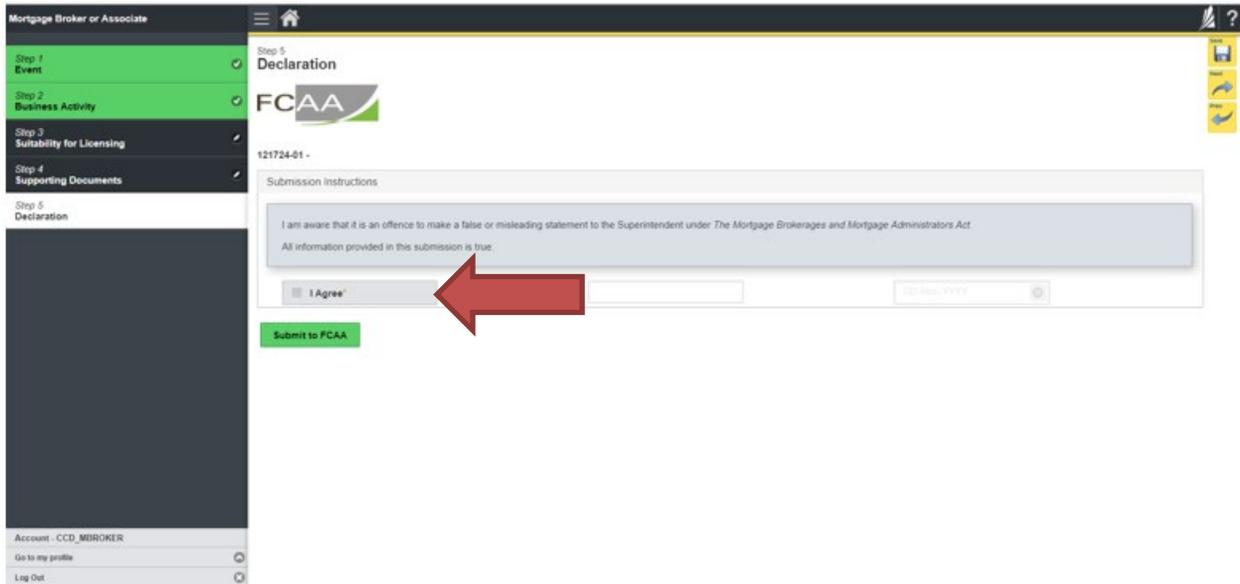
The screenshot displays the FCAA application interface. On the left, a sidebar lists steps: Step 1 Event, Step 2 Business Activity (selected), Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Step 2 Business Activity' and includes the FCAA logo. A red arrow points to a green 'Make Changes' button in the top right of the step header. Below the header, there is a form for 'Business Activity Information' for applicant '121724-01 - Kit Kat'. The form includes fields for Name of Applicant (Prefix, First Name, Middle Name, Last Name), Previous Legal Name(s), and License Name (MARCH 5, 2019 MORTGAGE BROKERAGE LLP, Operating Name: DBA 1). It also has a section for Mailing Address Information with a 'Mailing Address Lookup' button and a 'Business Address' section with a 'Same as mailing address above?' checkbox. The bottom left of the interface shows the user's account information: 'Account: CCD_MBROKER' and '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.

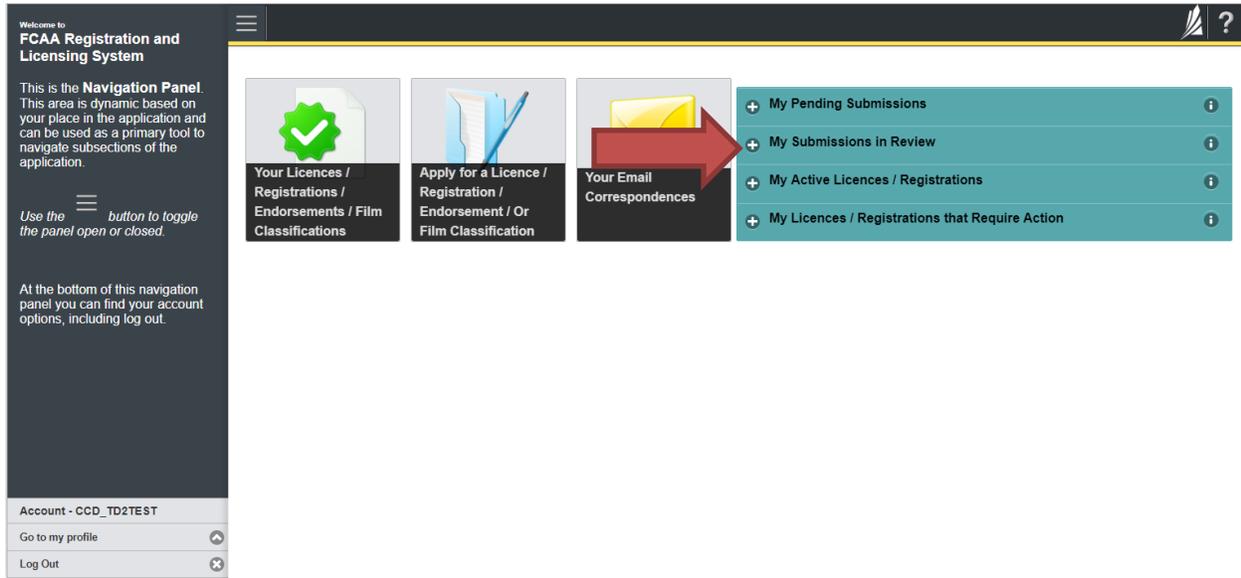


The screenshot shows a web application interface for a Mortgage Broker or Associate. The left sidebar contains a navigation menu with five steps: Step 1 Event, Step 2 Business Activity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled "Step 5 Declaration" and features the FCAA logo. Below the logo, the text "121724-01 -" is displayed. A "Submission Instructions" box contains the text: "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. All information provided in this submission is true." Below this text is an "I Agree" checkbox, which is highlighted by a red arrow. To the right of the checkbox is a text input field containing "121724-01" and a dropdown menu. At the bottom left of the main content area is a green "Submit to FCAA" button. The bottom of the sidebar shows the user's account information: "Account - CCD_BROKER", "Go to my profile", and "Log Out".

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.

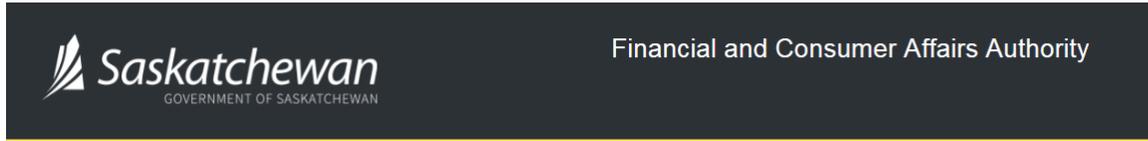
You are able to start your annual return submission in RLS one month prior to the due date. You can access a summary of the requirements and supporting materials required in the Mortgage Broker Associate Licence Toolkit and also on our webpage.

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 <https://fcaa.saskatchewan.ca>



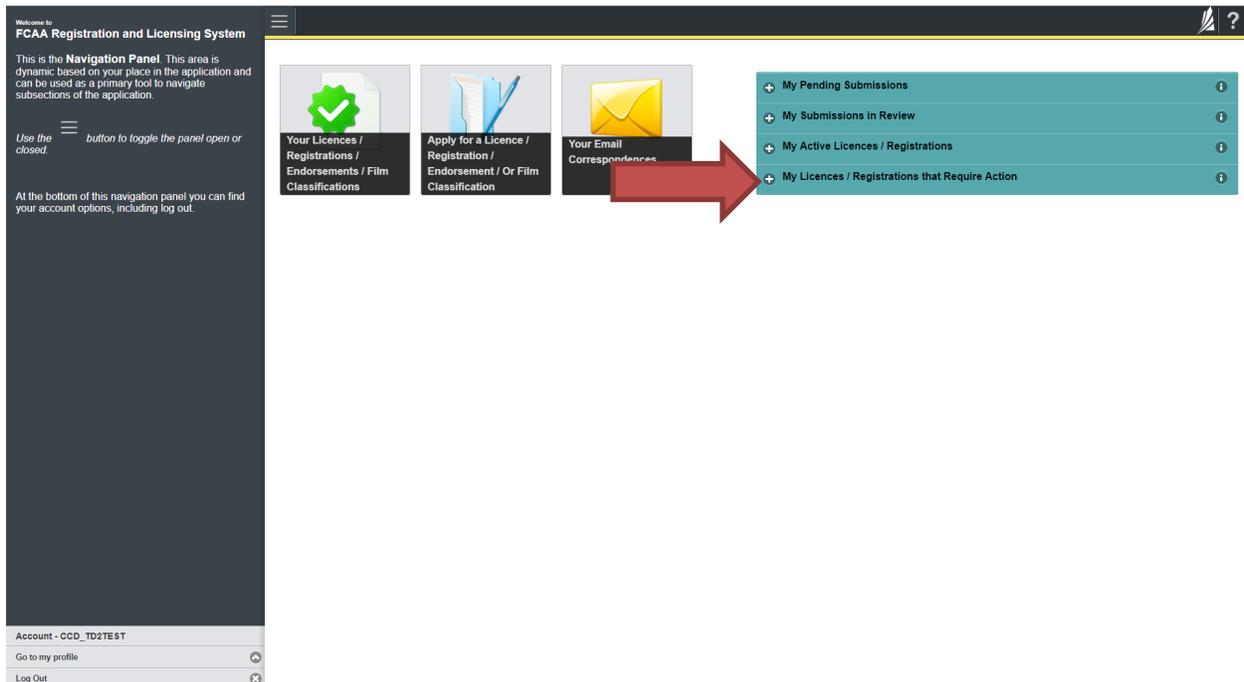
FCAA Registration and Licensing System

The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: "Login" (highlighted in teal) and "Register" (grey). At the bottom left is a link "Forgot your password?" with a right-pointing arrow icon.

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.

Mortgage Broker/Associate Licence - 100659

Status: Active

View Licence

Start Annual Return

Licence Information

| | |
|--|--|
| Licence Type | Mortgage Broker/Associate |
| Licence # | 100659 |
| Licensee Name | |
| Date of Issue | 08-Mar-2019 |
| Expiry Date | 30-Jun-2020 |
| 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.

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

Step 1 - MRT_ASC - RNWL

Status: Pending Submission

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at: www.fcaa.gov.sk.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 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

Prefix: First Name*: Last Name*: Middle Name:

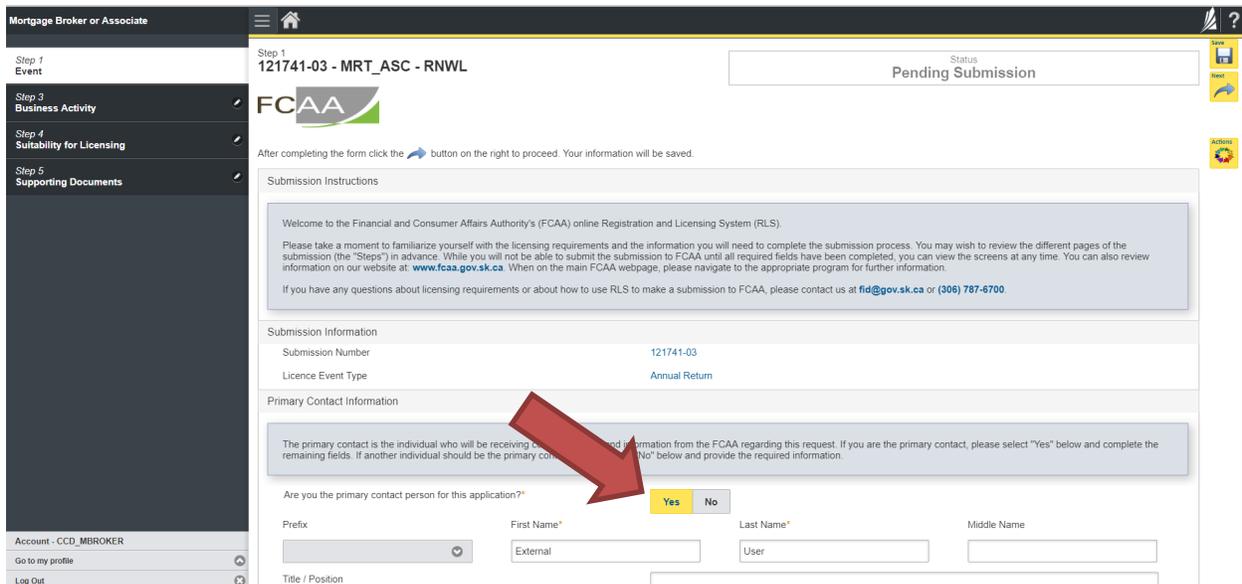
Title / Position:

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;  and
- 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.

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 3
Business Activity

Step 4
Suitability for Licensing

Step 5
Supporting Documents

Step 1
121741-03 - MRT_ASC - RNWL

Status
Pending Submission

FCAA

After completing the form click the  button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at: www.fcaa.gov.sk.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 Information

Submission Number 121741-03
Licence Event Type Annual Return

Primary Contact Information

The primary contact is the individual who will be receiving correspondence 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

Prefix First Name* Last Name* Middle Name

External User

Title / Position

Account - CCD_MBROKER
Go to my profile
Log Out

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.

The screenshot shows a web application interface for a Mortgage Broker or Associate. The left sidebar contains a navigation menu with steps 1 through 6, where Step 6 'Declaration' is highlighted. The main content area is titled 'Step 6 Declaration' and features the FCAA logo. Below the logo, the user is identified as '121741-03 - External User'. A 'Submission Instructions' box contains the following text: '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"). 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 complied with the Act in the reporting period.' Below this text is an 'I Agree' checkbox, which is highlighted by a red arrow. To the right of the checkbox is an empty text input field and a date selector set to 'DD-Mon-YYYY'. At the bottom left of the main content area is a green 'Submit to FCAA' button. The bottom of the sidebar shows the user's account information: 'Account - CCD_MBROKER', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

8. You will be brought to the “Invoice” step.

Mortgage Broker or Associate

Step 7 Invoice - 001804

Status Pending

Print Invoice

FCAA

Order Details

Order Description: Annual Return - Licence #100659 - Submission #121741-03

Merchant Name: FCAA

Merchant URL: https://fcaa-uat.saskatchewan.ca/

| Description | Product Code | Quantity | Price | Subtotal |
|--|--------------|----------|----------|----------|
| Mortgage Broker or Associate Annual Return | 1 | 1 | \$400.00 | \$400.00 |

GST: \$0.00
PST: \$0.00
HST: \$0.00
Shipping Costs: \$0.00
Charge Total: \$400.00 (CAD)

Payable Information

If the invoice amount is less than \$2,500, then you can pay as follows:

1. Online using Interac Online, VISA, or MasterCard - Please click "Proceed to Online Payment"
2. Via Cheque - Please print this invoice page and attach a cheque payable to:

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

If the invoice amount is \$2,500 or greater, then you must pay via cheque.

Account - CCD_MBRKER

Go to my profile

Log Out

Proceed to Payment

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

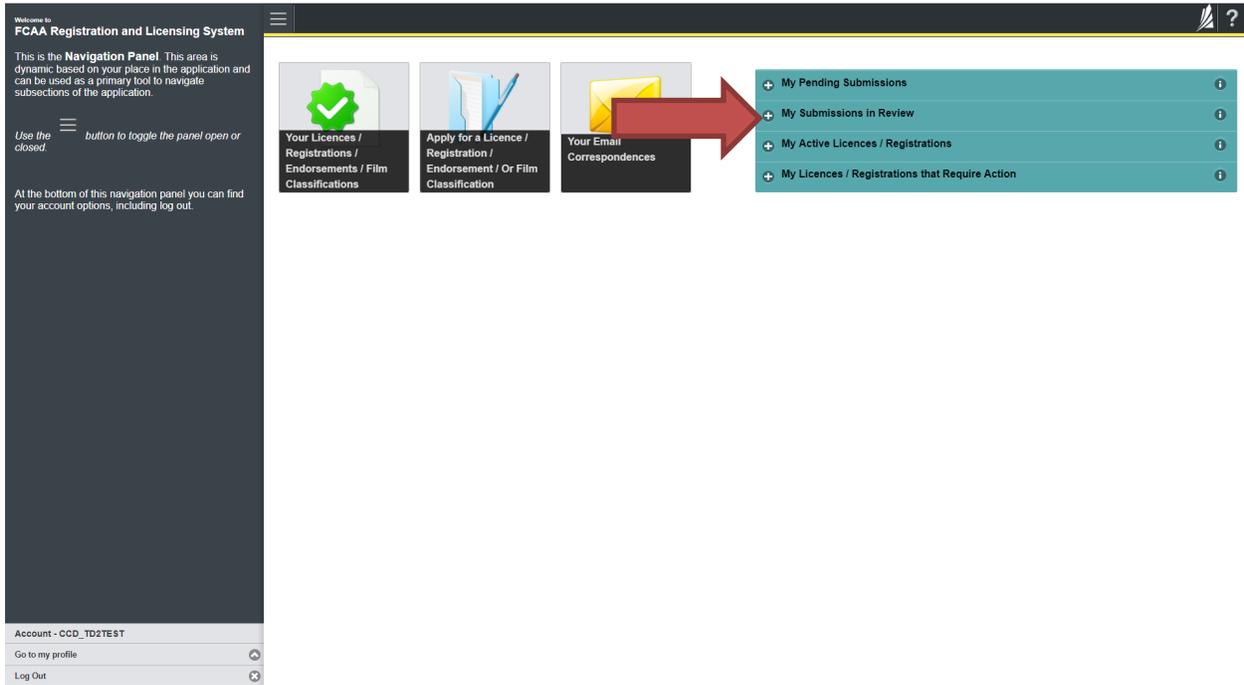
Once payment has been received by our office, we will review your licence application. Our office will communicate using the email address and contact information you provided to us at the beginning of the application.

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 administering 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.

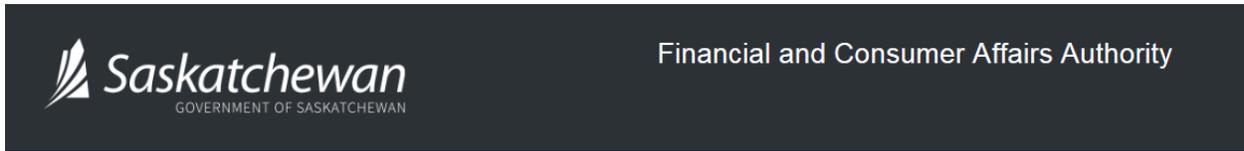
You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can access a summary of the application and supporting material requirements in the Mortgage 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 <https://fcaa.saskatchewan.ca>

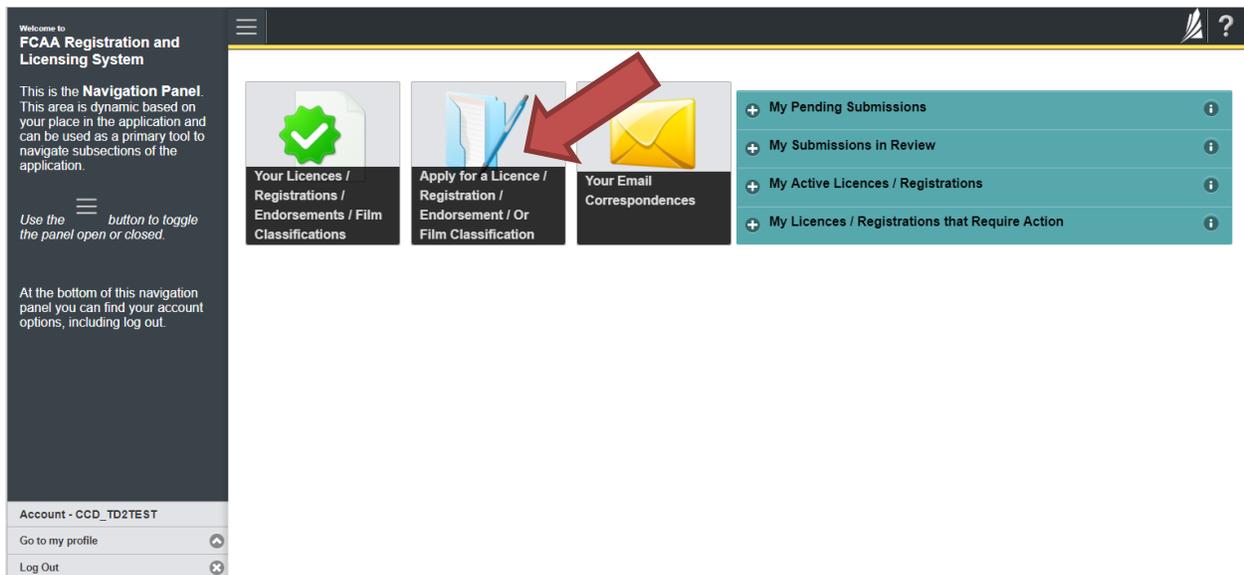


FCAA Registration and Licensing System

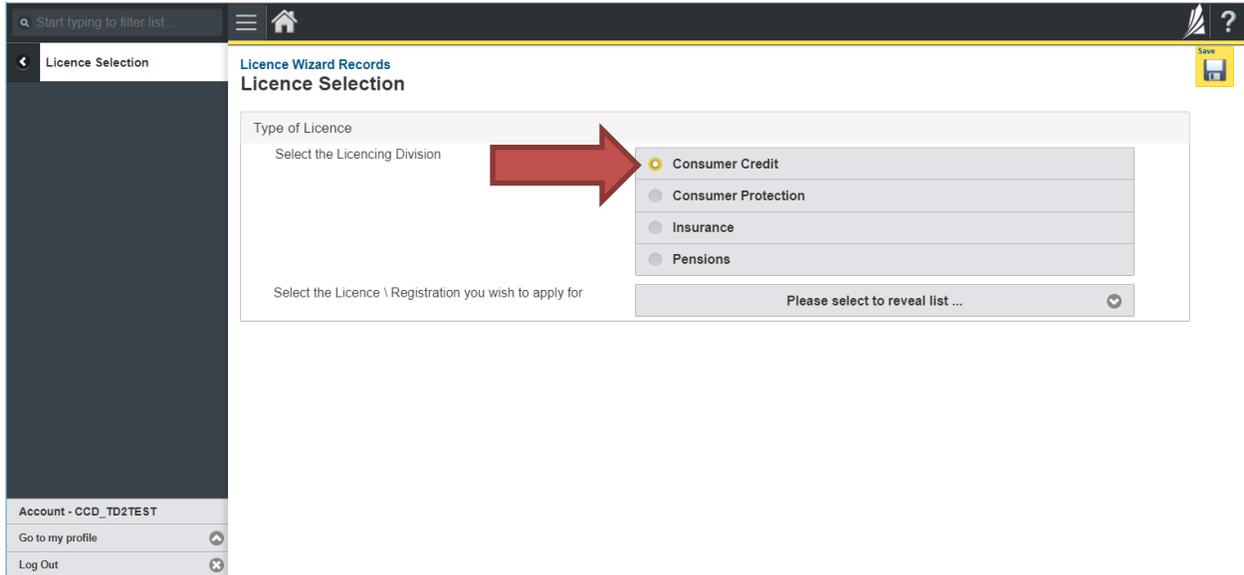
The image shows the login page for the FCAA RLS system. It has a title "Welcome to FCAA RLS". Below the title are two input fields: "User ID" and "Password". There are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a small circular arrow icon on the right.

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

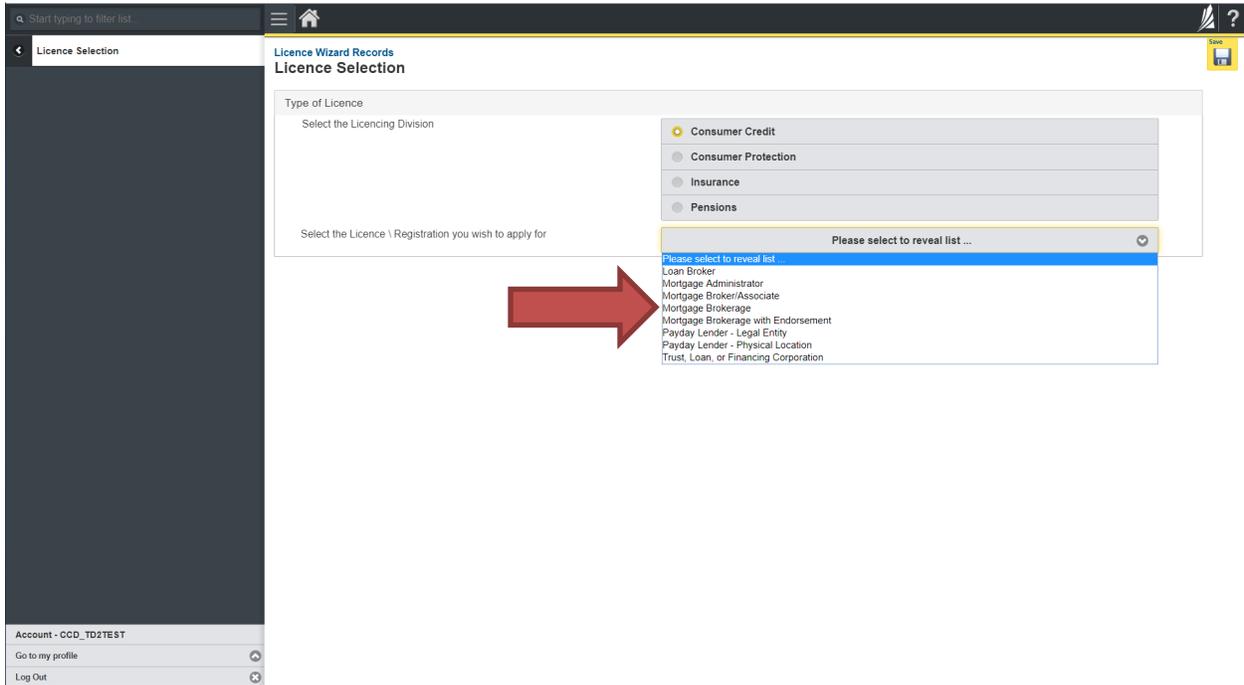
2. Click on the "Apply for a New Licence" button.



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



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



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

The screenshot shows the 'Licence Wizard Records' interface. Under 'Licence Selection', the 'Consumer Credit' option is selected. The 'Mortgage Administrator' registration type is chosen. The 'Before You Begin' section contains a welcome message and instructions. A red arrow points to the 'I Acknowledge' button.

Click “I acknowledge”.

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

The screenshot shows the 'Event' page for submission 122331-00. The status is 'Pending Submission'. The page includes submission instructions, submission information, and primary contact information fields. The primary contact information section includes a question: 'Are you the primary contact person for this application?' with 'Yes' and 'No' buttons. Below this are fields for Prefix, First Name, Last Name, Middle Name, Title / Position, Email Address, and Phone Number.

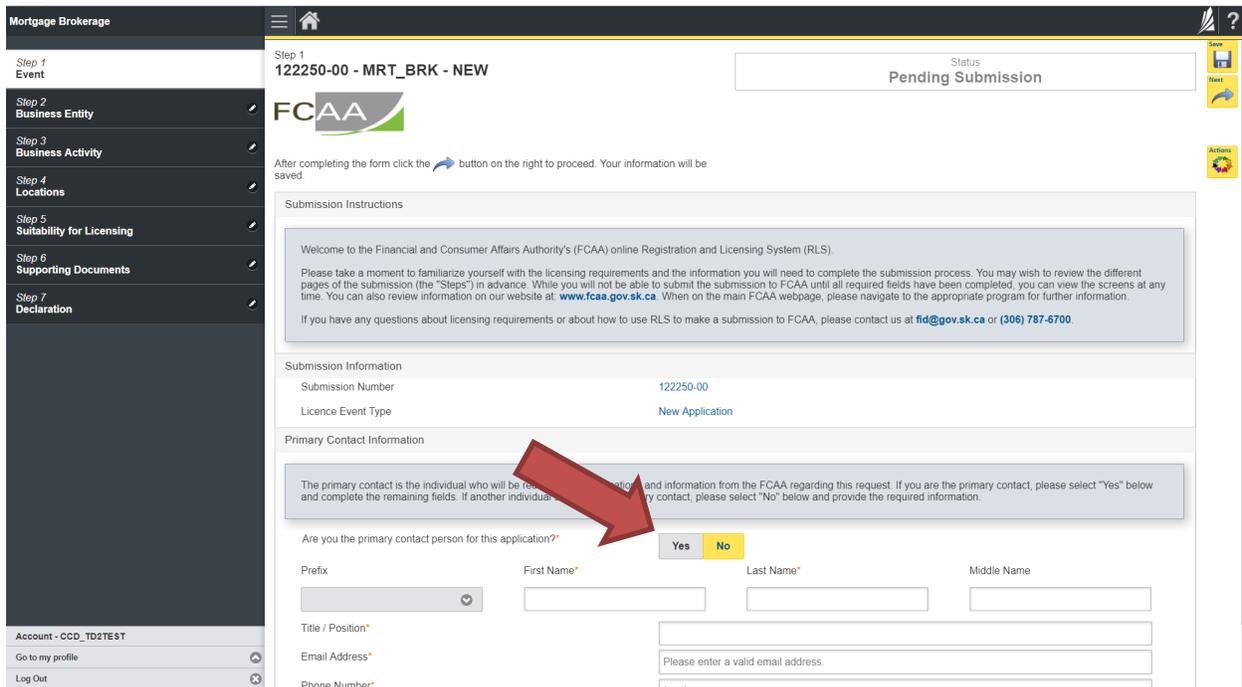
On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

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;  and 
- 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.

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

Step 1
Event

Step 2
Business Entity

Step 3
Business Activity

Step 4
Locations

Step 5
Suitability for Licensing

Step 6
Supporting Documents

Step 7
Declaration

Account - CCD_TD2TEST
Go to my profile
Log Out

Step 1
122250-00 - MRT_BRK - NEW

Status
Pending Submission

FCAA

After completing the form click the  button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 Information

Submission Number 122250-00
Licence Event Type New Application

Primary Contact Information

The primary contact is the individual who will be responsible for providing 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 is 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
Title / Position*
Email Address*
Please enter a valid email address.
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. Select the type of business entity exactly as you are registered with Information Services Corporation (ISC) Corporate Registry.

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

The screenshot shows the 'Business Entity' step of the application. The left sidebar lists steps 1 through 7, with 'Step 2 Business Entity' selected. The main content area has the FCAA logo and instructions: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' Below this is the 'Business Entity Information' section with a dropdown for 'The next fiscal year end of the applicant is:' set to 'DD-Mon-YYYY'. A red arrow points to the 'Corporation' radio button under 'Please select the type of business entity as registered with ISC*'. The 'Mailing Address Information' section includes a 'Head office of the applicant' section with a 'Mailing Address Lookup' field and input fields for Street, City, Postal Code, and Province/State (set to SASKATCHEWAN). There are also fields for Telephone and Fax. At the bottom, there is a question: 'Is the head office mailing address the address for service in Saskatchewan?' with 'Yes' and 'No' radio buttons. A note below states: '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 must be a P.O. Box number.'

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.

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

Mortgage Brokerage

Step 1 Event ✓
Step 2 Business Entity ✓
Step 3 Business Activity
Step 4 Locations ✓
Step 5 Suitability for Licensing ✓
Step 6 Supporting Documents ✓
Step 7 Declaration ✓

Step 3
Business Activity
FCAA

After completing the form click the button on the right to proceed. Your information will be saved.
122250-00 - EXTERNAL USER GUIDE

Errors and Omissions Insurance

Insurer Name*

Policy #*

Expiry Date*

Please upload proof of insurance*

Upload File

[Click here to view guidance related to "Errors and Omissions Insurance".](#)

Proposed Principal Broker

First Name* Middle 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* | Yes | No |
| 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 |
| Advance Fees* | Yes | No |

Account - CCD_TDZTEST
Go to my profile
Log Out

Save
Next
Prev

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.

The screenshot displays the 'Locations' step of the Mortgage Brokerage application. The sidebar on the left shows a progress indicator for seven steps: Step 1 (Event), Step 2 (Business Entity), Step 3 (Business Activity), Step 4 (Locations), Step 5 (Suitability for Licensing), Step 6 (Supporting Documents), and Step 7 (Declaration). The main content area features the FCAA logo and a message: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' Below this is the '122250-00 - EXTERNAL USER GUIDE' section, which contains a form for 'Principal Business Address' with fields for Street, City, Postal Code, Province, Telephone, Fax, Email address, and Web Address. A 'Supporting Information' section follows, with fields for business hours, supervisor name, and a description of the location. At the bottom, there is a section for 'Additional Business Office(s)' with a green button labeled 'Add an Additional Office(s)'. The bottom navigation bar includes links for 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'. On the right side of the application, there are navigation buttons for 'Home', 'Next', and 'Prev'.

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

Step 5
Suitability for Licensing

FCAA

The Regulations require that applicants submit evidence of their suitability for licensing. If your license application is approved, you will be required to update this evidence periodically to ensure continued compliance.

After completing the form click the button on the right to proceed. Your information will be saved.

122260-00 - EXTERNAL USER GUIDE

Criminal Record Details

During the past ten years, has the applicant, any partner, or any director, officer or employee of the applicant:

| | | |
|---|------------------------------------|-----------------------------------|
| Had a civil action or administrative proceeding brought against you alleging fraud, breach of trust, deceit or misrepresentation?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |
| Been charged with an offence pursuant to any law of any jurisdiction, excluding traffic offences?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |
| Been convicted of a criminal offence?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |
| Been convicted of violating any securities, insurance, trust and loan, mortgage brokers, loan brokers, real estate or consumer protection legislation?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |
| Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |
| Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |
| Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |

If you have any additional information or if you answered "Yes" to any of the above questions please upload supporting documents. These documents may provide additional information, details and specifics including dates, fines imposed and actions taken. Be sure to label the documents accordingly.

During the past ten years, has the applicant, or any partner, director, officer or substantial shareholder (10% or more) of the applicant been a partner, director, officer or substantial shareholder (10% or more) of a firm or corporation that has:

| | | |
|---|------------------------------------|-----------------------------------|
| Had a civil action or administrative proceeding brought against it alleging fraud, breach of trust, deceit or misrepresentation?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |
| Been charged with an offence against pursuant to any law of any jurisdiction, excluding traffic offences?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |
| Been convicted of a criminal offence?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |
| Been convicted of violating any securities, insurance, trust and loan, mortgage brokers, loan brokers, real estate or consumer protection legislation?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |
| Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |
| Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |
| Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?* | <input type="button" value="Yes"/> | <input type="button" value="No"/> |

If you have any additional information or if you answered "Yes" to any of the above questions please upload supporting documents. These documents may provide additional information, details and specifics including dates, fines imposed and actions taken. Be sure to label the documents accordingly.

Criminal Record Checks

Please provide Criminal Record Checks (CRC) for the following individuals:
External User

Account - CCD_TD2TE5T
Go to my profile
Log Out

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 <https://fcaa.gov.sk.ca/fcaa411>.

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 (<https://fcaa.gov.sk.ca/contact-us>) 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.

The screenshot displays the FCAA Mortgage Brokerage application interface at Step 6: Supporting Documents. The sidebar on the left shows the progress through seven steps: Step 1 Event, Step 2 Business Entity, Step 3 Business Activity, Step 4 Locations, Step 5 Suitability for Licensing, Step 6 Supporting Documents (current), and Step 7 Declaration. The main content area features the FCAA logo and the text: "After completing the form click the [Next] button on the right to proceed. Your information will be saved." Below this is the identifier "122250-00 - EXTERNAL USER GUIDE" and a section titled "Supporting Materials".

The "Supporting Materials" section contains eight numbered items, each with an "Upload File" button:

1. A business plan*
The business plan should include a detailed description of the proposed business activities to be conducted in Saskatchewan.
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 brokers and associates authorized to broker mortgages on the applicant's behalf and ensure all persons comply with every requirement established pursuant to the Act and the Regulations.*
4. A description of the anticipated methods of advertising and how the applicant will ensure compliance with Part VIII of the Act*
5. A description of the process used for resolving complaints from the public with respect to the brokering by the mortgage brokerage, along with the name of the person(s) designated to receive and attempt to resolve the complaints.*
6. Copies of all forms, contracts, and disclosure documents to be used by the applicant in conducting business, including disclosure forms provided under sections 17 and 19 of the Regulations and a copy of the privacy policy required by PIPEDA (Canada).*
7. A list of all lenders/investors with whom the applicant deals or plans to deal with*
8. A description of any contractual or corporate relationships the mortgage brokerage has with the financial institutions that clients are referred to*

Below the list is a green button labeled "Add an Additional form" with a plus icon. At the bottom of the form area, there is a question: "Do you have any other supporting information regarding this application?" with "Yes" and "No" radio button options.

The bottom navigation bar includes the account name "Account - CCD_TD2TEST", a "Go to my profile" link, and a "Log Out" link.

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.

Click the “I Agree” box to agree to it.

The screenshot shows a web application interface for a mortgage brokerage. On the left is a vertical navigation menu with steps 1 through 7, each with a checkmark. Step 7, 'Declaration', is highlighted. The main content area is titled 'Step 7 Declaration' and features the FCAA logo. Below the logo is the text '122250-00 - EXTERNAL USER GUIDE' and 'Submission Instructions'. A large grey box contains instructions: '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. 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, If FCAA identifies changes or requires additional information, the submission will be returned to the submitter/applicant (via RLS) and the submission will be available for updates, If, prior 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. 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.' Below this text is an 'I Agree' checkbox, a date field 'DD-Mon-YYYY', and an 'Upload File' button. A red arrow points to the 'Upload File' button. A link below the button reads 'Click here for the Statutory Declaration Form to be completed and uploaded by the applicant'. At the bottom left of the main content area is a green 'Submit to FCAA' button. The footer of the page shows 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

14. The final step in the application is the “Invoice” step.

The screenshot shows the 'Invoice' step of the FCAA Mortgage Brokerage application. The sidebar on the left lists steps 1 through 8, with Step 8 'Invoice' selected. The main content area displays the invoice details for 'New Application - Submission #122250-00'. The status is 'Pending' and there is a 'Print Invoice' button. The invoice includes a table of items with columns for Description, Product Code, Quantity, Price, and Subtotal. The total charge is \$650.00 (CAD). Payment instructions are provided, including online payment options (Interac, VISA, MasterCard) and cheque payment instructions. The Minister of Finance contact information is also listed.

| Description | Product Code | Quantity | Price | Subtotal |
|--|--------------|----------|----------|-----------------------|
| Mortgage Brokerage Licensing Fee | 2 | 1 | \$400.00 | \$400.00 |
| Mortgage Brokerage New Application Fee | 1 | 1 | \$250.00 | \$250.00 |
| Charge Total: | | | | \$650.00 (CAD) |

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

Step 1
Event

Step 2
Business Entity

Step 3
Business Activity

Step 4
Locations

Step 5
Suitability for Licensing

Step 6
Supporting Documents

Step 7
Declaration

Step 8
Invoice

Step 1
122250-00 - MRT_BRK - NEW

Status
In Review

Next

Actions

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 Information

Submission Number 122250-00
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 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

Prefix First Name External Last Name User Middle Name

Title / Position CEO

Email Address jennifer.atkinson@gov.sk.ca

Phone Number (555) 555-5555 x55555

Account - GCD_TDZTEST

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.

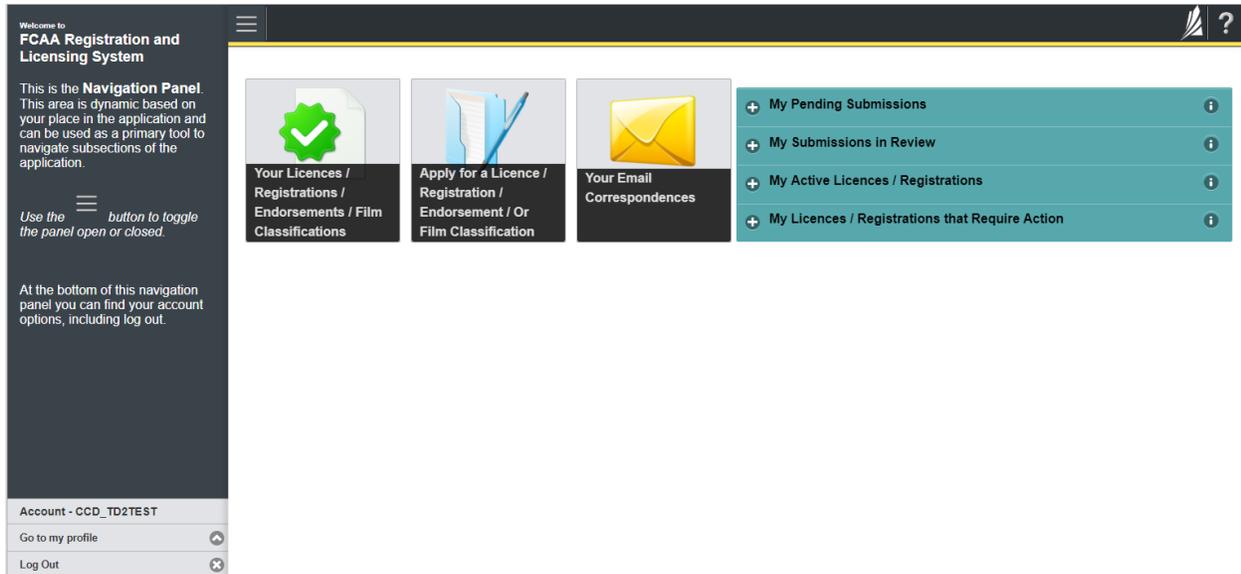
On the right side of the screen, click the "Action" button  and select "Print Submission".

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.

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.

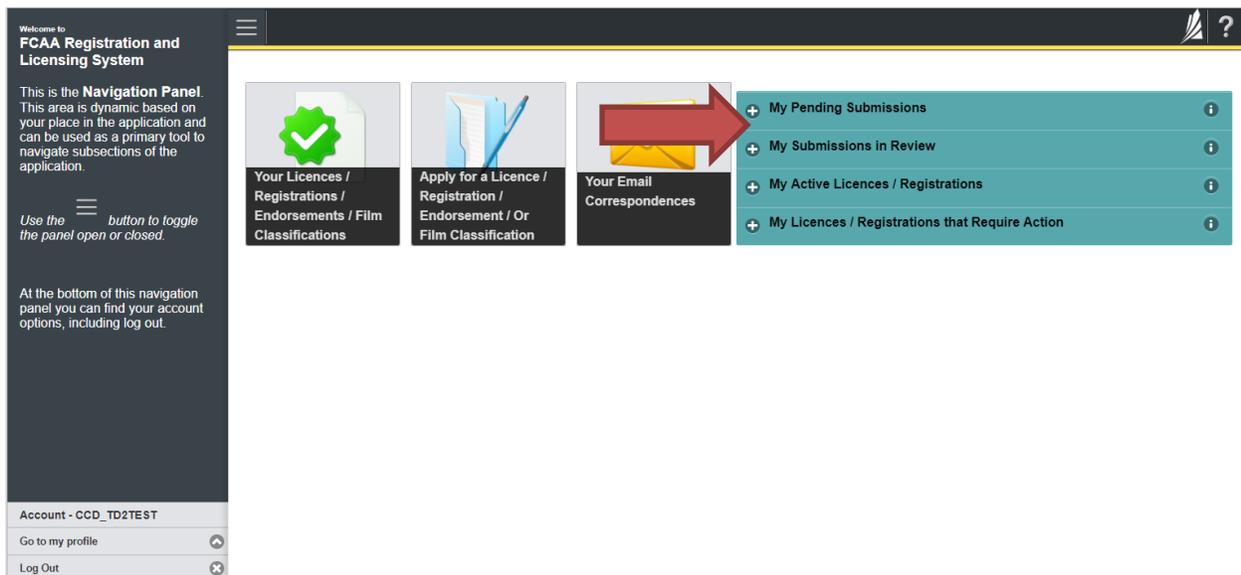
You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

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:

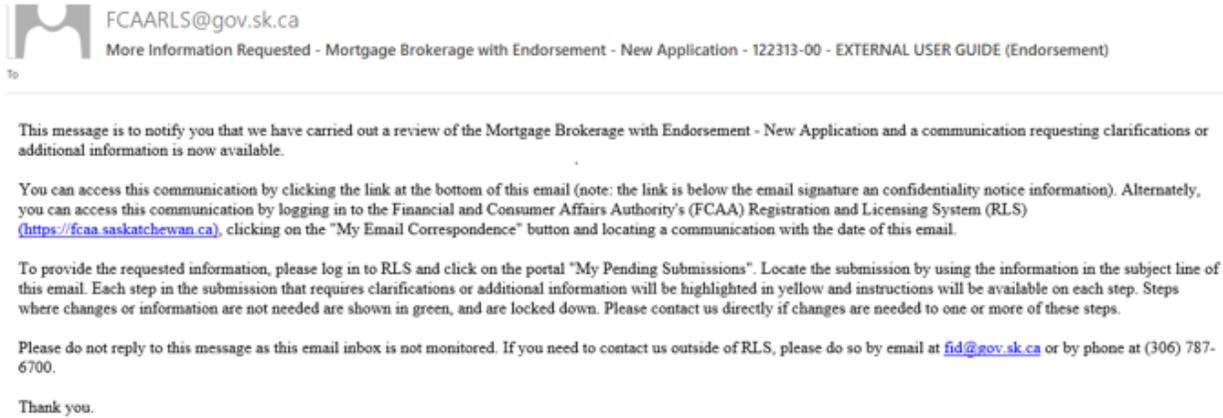
- The “My Submissions in Review” portal list includes all submissions that you have successfully submitted to FCAA for review.
- The “My Pending Submissions” includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned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



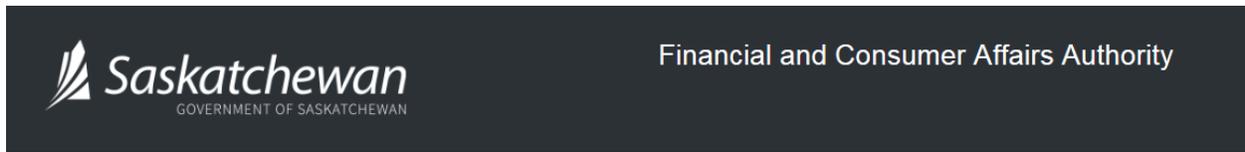
In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

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 fcaarls@gov.sk.ca 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.



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



FCAA Registration and Licensing System

Welcome to FCAA RLS

User ID

Password

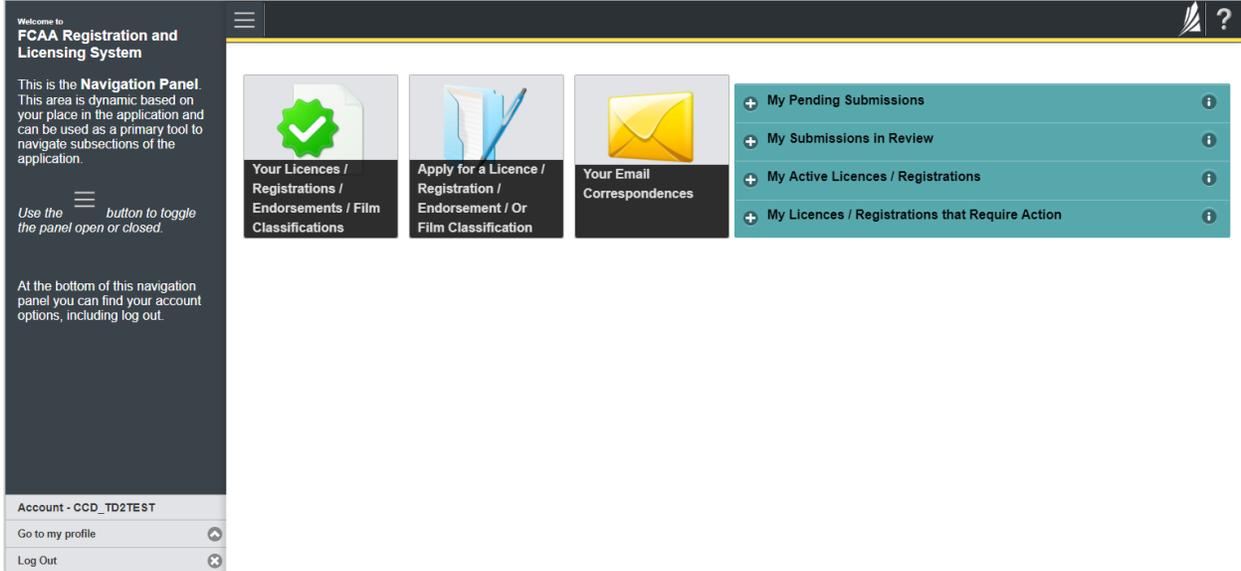
Login Register

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

Step 1 Event

Step 2 Business Activity

Step 3 Supporting Documents

Step 4 Declaration

Step 5 Invoice

Step 1
122313-00 - MRT_END - NEW

Status
Requested more information

Save

Next

Previous

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 ffd@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 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

Prefix First Name* Last Name* Middle Name

Title / Position* Email Address* 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 2
Business Activity ✓

Step 3
Supporting Documents ✓

Step 4
Declaration ✓

Step 5
Invoice ✓

Account - CCD_TD2TEST
Go to my profile
Log Out

Step 1
122313-00 - MRT_END - NEW

Status
In Review

Next

Action

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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) 787-8700

Submission Information

Submission Number 122313-00
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 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

Prefix First Name External Last Name User Middle Name

Title / Position

Email Address

Phone Number

Apply for an Endorsement

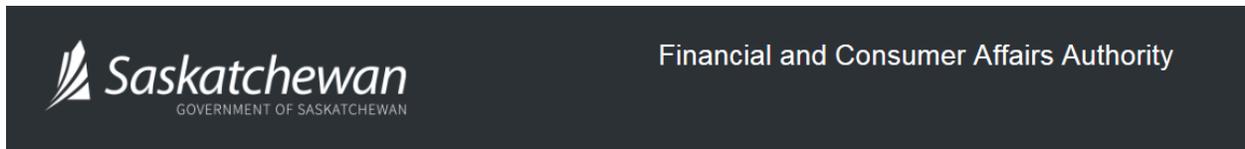
Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the “MBMA Act”) and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the “MBMA Regulations”) which outlines the requirements to carry on a business as mortgage brokerage 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 <https://fcaa.saskatchewan.ca>



FCAA Registration and Licensing System

The image shows a screenshot of the FCAA RLS login page. At the top, it says "Welcome to FCAA RLS". Below that are two input fields: "User ID" and "Password". There are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a circular arrow icon on the right.

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.



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 the “Apply for an Endorsement” button.

The screenshot shows the user interface for a Mortgage Brokerage Licence. The page title is "Mortgage Brokerage Licence - 100884 - EXTERNAL USER GUIDE". The status is "Active". A red arrow points to the "Apply for an Endorsement" button in the top right corner. Below the title bar, there is a table of Licence Information.

| Licence Information | |
|---|---|
| Licence Type | Mortgage Brokerage |
| Licence # | 100884 |
| Licencee 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 |

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

The screenshot shows the first step of the application process, "Step 1: Event". The status is "Pending Submission". The page title is "Step 1 122312-00 - MRT_END - NEW". Below the title bar, there is a section for Submission Instructions and a form for Submission Information.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 Information:

| | |
|--------------------|-----------------|
| Submission Number | 122312-00 |
| 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 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?

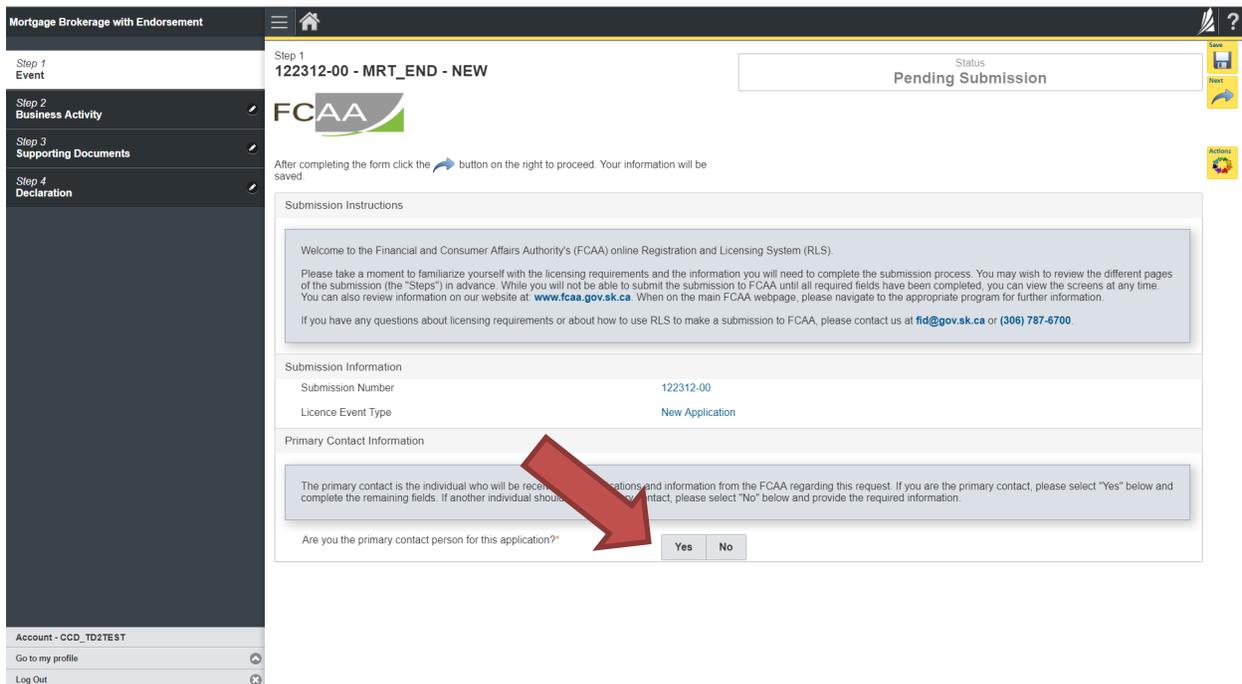
On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

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;  and
- 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.

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

Step 1
Event

Step 2
Business Activity

Step 3
Supporting Documents

Step 4
Declaration

Step 1
122312-00 - MRT_END - NEW

Status
Pending Submission

Save

Next

Actions

Next

Prev

After completing the form click the  button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 Information

Submission Number 122312-00

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 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_TD2TEST

Go to my profile

Log Out

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 2 Business Activity

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

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*

Street*

City*

Postal Code* AGA 9A9

Province* SASKATCHEWAN

Transit #* Institution #* Account #*

Please provide evidence that the trust account is held in the province of Saskatchewan in the name of the applicant.*

Upload File

Add a Trust Account Location +

Signatories

Name* Relationship*

Add a Signatory +

Account - CCD_TD2TEST

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.

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

Mortgage Brokerage with Endorsement

Step 3
Supporting Documents

Step 1 Event ✓
Step 2 Business Activity ✓
Step 3 Supporting Documents
Step 4 Declaration ✓

After completing the form click the button on the right to proceed. Your information will be saved.

122313-00 - EXTERNAL USER GUIDE (Endorsement)

Supporting Materials

1. A description of the activities that will result in the mortgage brokerage holding money in trust, as well as the expected amount of trust money that will be held, both in total and on behalf of Saskatchewan residents that intend to receive money from borrowers for repayment of a mortgage are administrators and need to also be licensed in that capacity.*

We remind you that trust money 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 entire mortgage, but does not include money that is clearly made as payment to the mortgage brokerage for fees or other remuneration earned by the mortgage brokerage. It also does not include money received from an investor/lender for purposes of funding a syndicated mortgage. Entities that intend to receive money from borrowers for repayment of a mortgage are brokerages and need to also be licensed in that capacity.

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.*

Do you have any other supporting information regarding this application?

Financial Security Details

Description of Financial Security*

Amount*

What type of financial security document do you need to upload?*

Upload Document*

Do you have another financial security document to upload?*

Account - CCD_TD2TEST
Go to my profile
Log Out

Save
Next
Prev

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.

Click the “I Agree” box to agree to it.

The screenshot displays the 'Mortgage Brokerage with Endorsement' application system. The left sidebar shows a progress bar with four steps: Step 1 Event, Step 2 Business Activity, Step 3 Supporting Documents, and Step 4 Declaration. The main content area is titled 'Step 4 Declaration' and features the FCAA logo. Below the logo, the document title is '122313-00 - EXTERNAL USER GUIDE (Endorsement)'. A 'Submission Instructions' box contains the following text:

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.

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.
- If FCAA identifies changes or requires additional information, the submission will be returned to the submitter/applicant (via RLS) and the submission will be available for updates.
- If, prior 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.

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.

Below the instructions, there is an 'I Agree' checkbox, a date field (DD-Mon-YYYY), and an 'Upload File' button. A red arrow points to the 'Upload File' button. Below these elements is a 'Submit to FCAA' button. At the bottom of the page, there is a footer with the text 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

10. The final step is the “Invoice” step.

The screenshot shows the 'Invoice' step of a mortgage brokerage application. The sidebar on the left indicates that steps 1 through 4 are completed, and step 5, 'Invoice', is the current step. The main content area displays the invoice details for 'New Application - Submission #122313-00'. The invoice is for 'FCAA' and is currently 'Pending'. The 'Item Details' table lists two items: 'Mortgage Endorsement Licensing Fee' (Product Code 2, Quantity 1, Price \$350.00) and 'Mortgage Endorsement Application Fee' (Product Code 1, Quantity 1, Price \$250.00). The 'Charge Total' is \$600.00 (CAD). The 'Payable Information' section provides instructions on how to pay the invoice, including online payment options (Interac Online, VISA, MasterCard) for amounts less than \$2,500 and cheque payment for amounts of \$2,500 or more. The cheque payment instructions specify that cheques should be payable to the 'Minister of Finance' at the Consumer Credit Division, Suite 601, 1919 Saskatchewan Drive, Regina SK S4P 4H2. A 'Proceed to Payment' button is located at the bottom right of the invoice details.

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 1
Event

Step 2
Business Activity

Step 3
Supporting Documents

Step 4
Declaration

Step 5
Invoice

Account - CCD_TD2TEST
Go to my profile
Log Out

Step 1
122313-00 - MRT_END - NEW

Status
In Review

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 Information

Submission Number 122313-00
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 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

Prefix First Name External Last Name User Middle Name

Title / Position
Email Address
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.

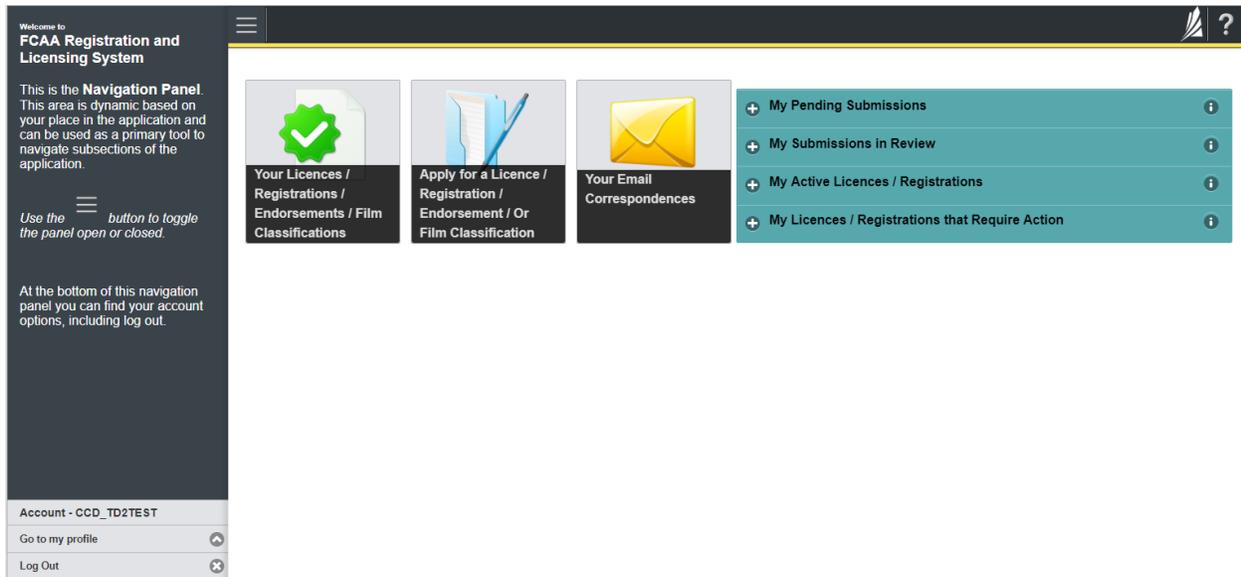
On the right side of the screen, click the "Action" button  and select "Print Submission".

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.

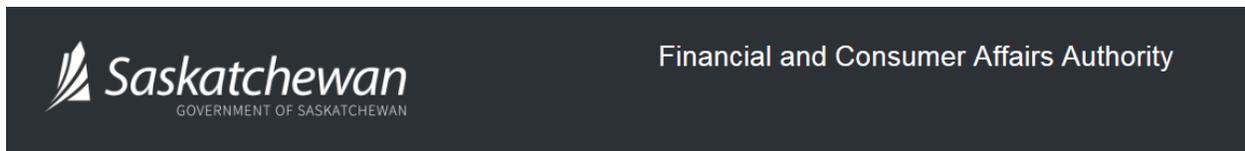
You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

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 <https://fcaa.saskatchewan.ca>



FCAA Registration and Licensing System

The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: "Login" (teal) and "Register" (grey). At the bottom left is a link "Forgot your password?" and at the bottom right is a circular arrow icon.

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.



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.

Mortgage Brokerage Licence - 100884 - EXTERNAL USER GUIDE

Status: Active

Apply for an Endorsement

View Licence

Surrender Licence

Provide Information Update

Licence Information

| | |
|---|--|
| Licence Type | Mortgage Brokerage |
| Licence # | 100884 |
| Licencee 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 |
| | <small>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.</small> |
| 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

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 - 100884 - EXTERNAL USER GUIDE

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 | Type | Principal | Licence Status | Next Renewal Date | Status |
|--------------------------|------|-----------|----------------|-------------------|---|
| Broker/Associate Invites | | | | | |
| | | | | | Add a Broker/Associate Invite + |

[Send Invitation](#)

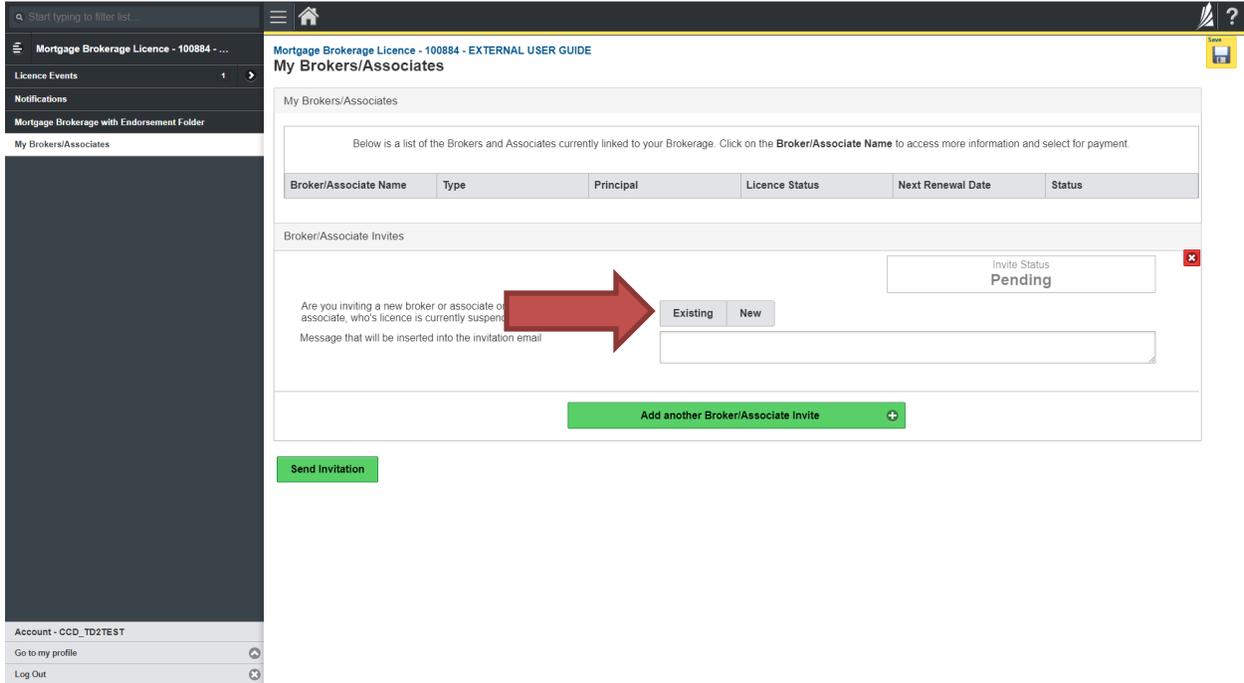
Account - CCD_TD2TEST

Go to my profile

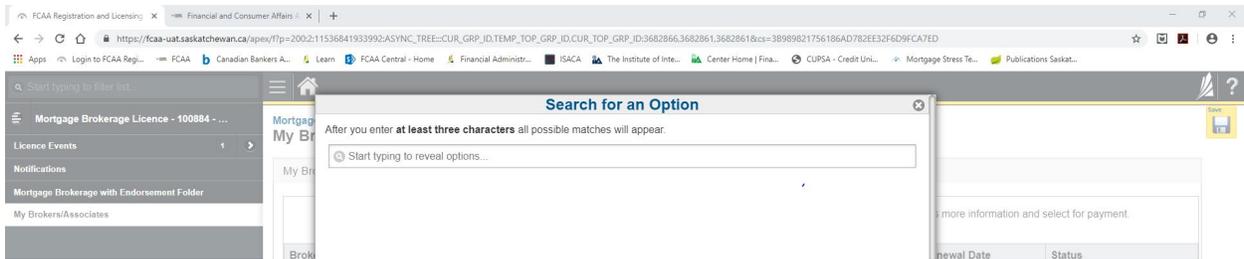
Log Out

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

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.



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.

The screenshot displays the 'My Brokers/Associates' page in a web application. The page title is 'Mortgage Brokerage Licence - 100884 - EXTERNAL USER GUIDE My Brokers/Associates'. Below the title, there is a section for 'My Brokers/Associates' with a table header: 'Broker/Associate Name', 'Type', 'Principal', 'Licence Status', 'Next Renewal Date', and 'Status'. Below this table is a section for 'Broker/Associate Invites'. A red arrow points to the 'New' button in the 'Are you inviting a new broker or associate or inviting an existing broker or associate, who's licence is currently suspended?' section. The 'Invite Status' is shown as 'Pending'. At the bottom of the page, there is a green button labeled 'Send Invitation' and a green button labeled 'Add another Broker/Associate Invite' with a plus sign.

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 fcaarls@gov.sk.ca to their contact list.

7. A “Mortgage Brokerage – Broker/Associate Invitation” will be sent from RLS to the individual you have invited.



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 Affairs 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 webpage: <http://fca.gov.sk.ca/regulated-businesses-persons/persons/mortgage-brokers>
- if you are applying to be a mortgage associate, please visit this webpage: <http://fca.gov.sk.ca/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 inbox is not monitored. If you need to contact the Consumer Credit Division of FCAA, please do so by email at fcd@gov.sk.ca or by phone at (306) 787-6700.

[Respond to invitation -->](#)

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

The screenshot shows the 'My Brokers/Associates' page in the RLS system. The page title is 'Mortgage Brokerage Licence - 100884 - EXTERNAL USER GUIDE My Brokers/Associates'. Below the title, there is a table with columns: Broker/Associate Name, Type, Principal, Licence Status, Next Renewal Date, and Status. Below the table, there is a section titled 'Broker/Associate Invites' with a 'Pending Acceptance' status. The form contains the following fields: '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), 'Last Name' (User Broker), 'Email Address', 'Confirm Email Address', and 'Message that will be inserted into the invitation email' (External User Guide MBMA). A red arrow points to the 'View / Edit Invitation' button. Below the form is an 'Add another Broker/Associate invite' button with a plus sign. At the bottom left, there is a 'Send invitation' button. The user's account information 'Account - CCD_TD2TEST' is visible at the bottom of the page.

9. From the invitation screen, click “Revoke Invitation”.

The screenshot shows the 'Broker/Associate Invite' page. At the top right, there is a green button labeled 'Revoke Invitation'. A red arrow points from the left towards this button. Below the button, the page displays 'Brokerage Information' with 'Brokerage Name: EXTERNAL USER GUIDE' and 'DBA Name'. A grey box contains the text: '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.' Below this is the 'Broker/Associate Invite Details' section, which includes a form with fields for 'Are you inviting a new broker or associate or inviting an existing broker or associate, who's licence is currently suspended?' (with a 'New' dropdown), 'First Name' (with an 'External' dropdown), 'Last Name' (with a 'User Broker' dropdown), 'Email Address', 'Confirm Email Address', and 'Message that will be inserted into the invitation email' (with 'External User Guide MBMA' as a default). A 'Return to Maintain Brokers or Associates' button is at the bottom. The 'Invite Status' is shown as 'Pending Acceptance'. The left sidebar shows 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

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

The screenshot shows the 'My Brokers/Associates' page. At the top, it says 'My Brokers/Associates'. Below this, a message states: '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.' There is a table with columns: 'Broker/Associate Name', 'Type', 'Principal', 'Licence Status', 'Next Renewal Date', and 'Status'. Below the table is the 'Broker/Associate Invites' section, which includes a form with the same fields as in the previous screenshot. The 'Invite Status' is now 'Revoked'. At the bottom of the form is an 'Add another Broker/Associate Invite' button with a plus sign. A 'Send Invitation' button is located below the form. The left sidebar shows 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

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

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

The screenshot shows the 'My Brokers/Associates' page. At the top, there is a search bar and navigation icons. Below the header, the page title 'My Brokers/Associates' is displayed. A message states: '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 | Status |
|-----------------------|--------|-----------|----------------|-------------------|------------------|
| (N/A) | Broker | No | Inactive | | Pending Approval |

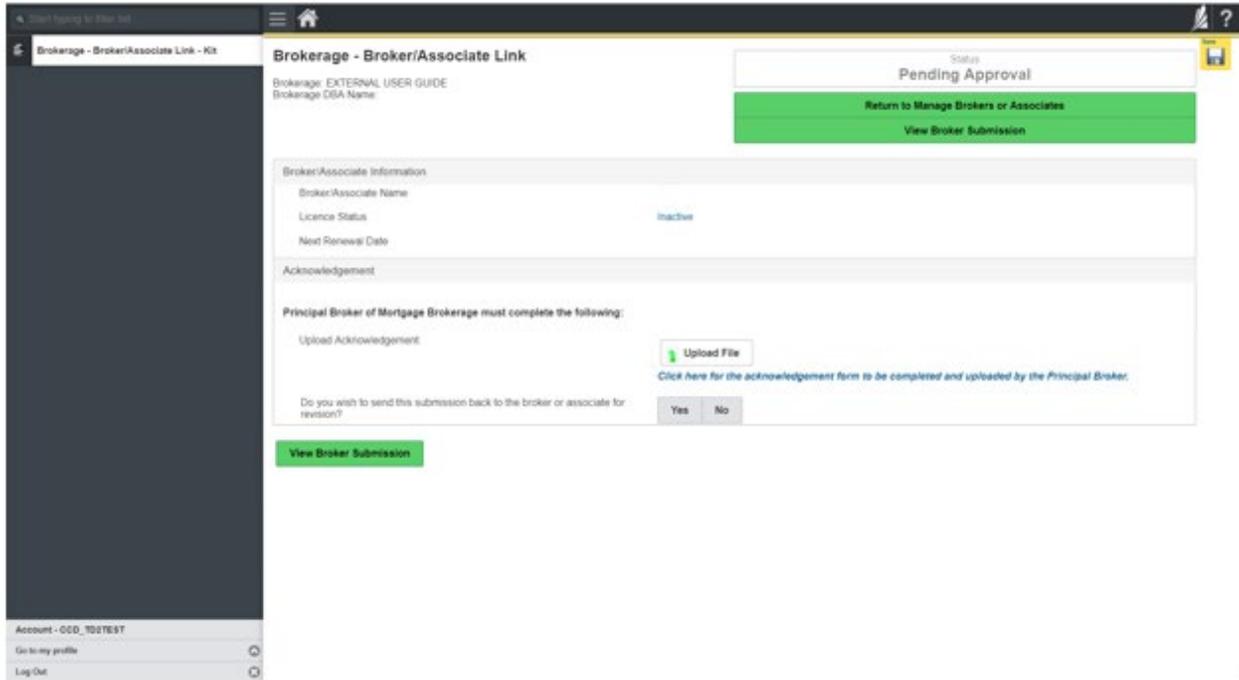
Below the table, there are two sections for 'Broker/Associate Invites'. Each section contains a form with fields for 'First Name', 'Last Name', 'Email Address', and 'Confirm Email Address'. The first section has an 'Invite Status' of 'Revoked', and the second has 'Pending Acceptance'. A red arrow points to the '(N/A)' link in the table above.

Account - CCD_TD2TEST
Go to my profile
Log Out

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.

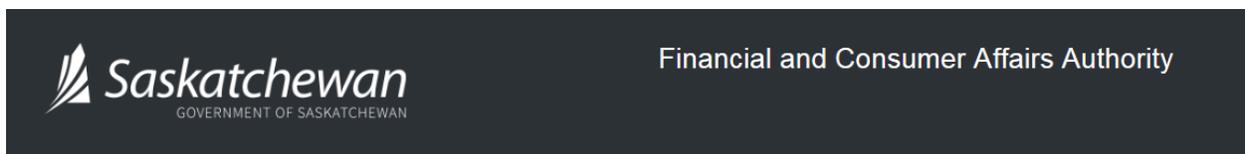


Terminate Relationship with Broker/Associate

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 <https://fcaa.saskatchewan.ca>

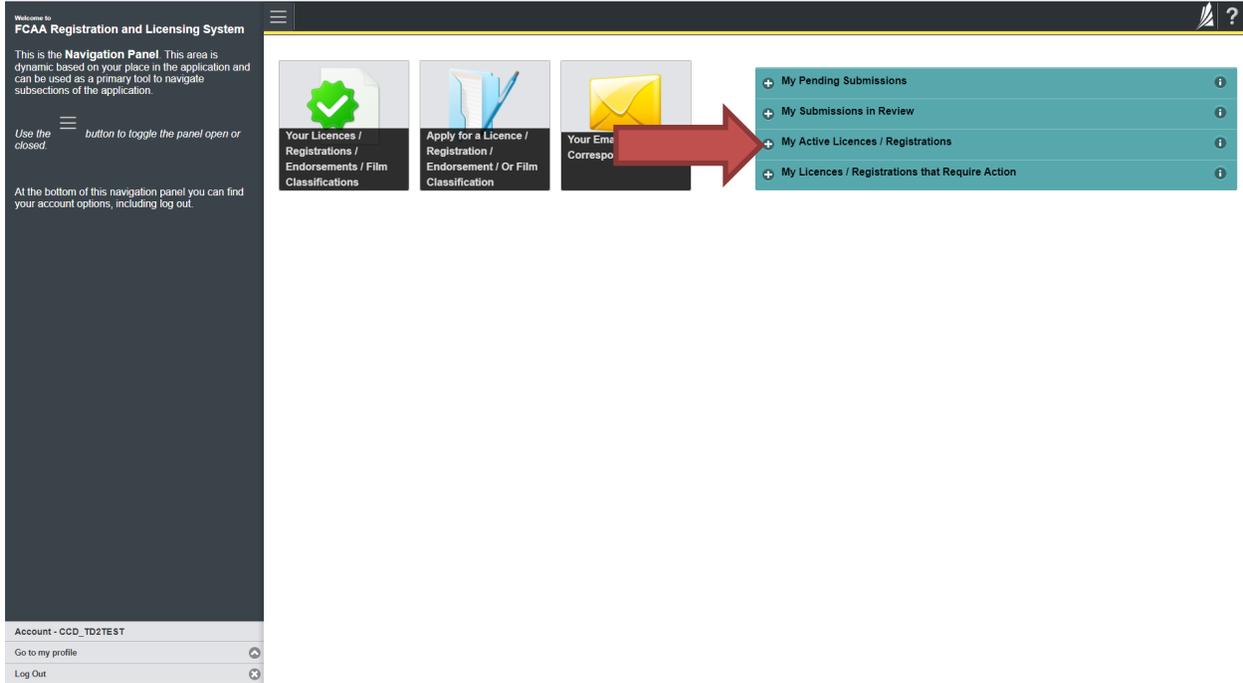


FCAA Registration and Licensing System

The image shows a screenshot of the FCAA RLS login page. At the top, it says "Welcome to FCAA RLS". Below this are two input fields: "User ID" and "Password". Underneath the input fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link that says "Forgot your password?" with a right-pointing arrow icon.

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.



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.

Mortgage Brokerage Licence - 100884 - EXTERNAL USER GUIDE

Status: Active

Apply for an Endorsement

View Licence

Surrender Licence

Provide Information Update

Licence Information

| | |
|---|---|
| Licence Type | Mortgage Brokerage |
| Licence # | 100884 |
| Licencee 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 |

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.

Mortgage Brokerage Licence - 100884 - EXTERNAL USER GUIDE

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 | Type | Principal | Licence Status | Next Renewal Date | Status |
|-----------------------|--------|-----------|----------------|-------------------|------------------|
| Kit Kat (N/A) | Broker | No | Inactive | | Pending Approval |
| Kit Kat (N/A) | Broker | No | Inactive | | Active |

Broker/Associate Invites

Invite Status: Revoked

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

Last Name: User Broker

Email Address:

Confirm Email Address:

Message that will be inserted into the invitation email: External User Guide MBMA

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**

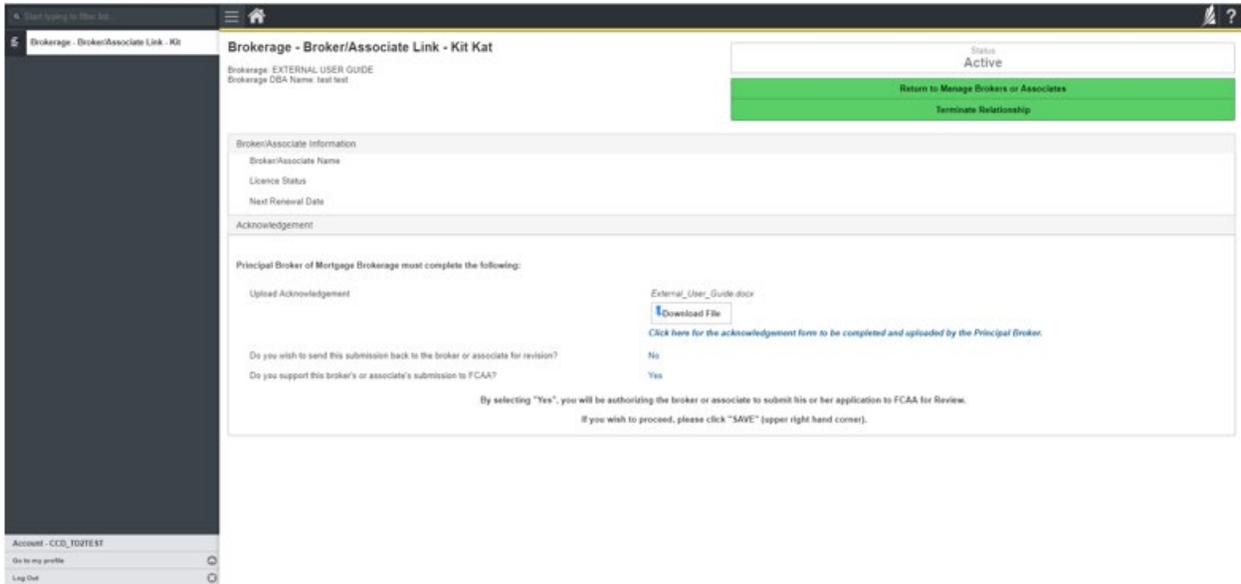
First Name: New

Last Name: External User

Email Address:

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.



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

Terminate Broker Relationship

Step 1
Terminate Relationship

Step 1
Notice of Termination -

Status
Pending Submission

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 GUIDE

Submission Instructions

Mortgage Brokerages are required to provide notification within seven days of a prescribed change, including where a mortgage broker or a mortgage associate ceases to be authorized to broker mortgages on behalf of the brokerage. Please see the information at <http://fcaa.gov.sk.ca/regulated-businesses/persons/businesses/mortgage-brokerages/filings-and-notifications-to-the-superintendent>

Submission Number 122345-00

Notification Information

Name of Broker or Associate Kit Kat
Licence # of Broker or Associate
Please Provide cessation date / effective date of termination* DD-Mon-YYYY
This date will be used to Inactivate the licence when this event is approved.

Is the individual who is being terminated the primary broker?*

Please indicate the reason for termination / cessation (check one) *

Resigned - voluntary
 Resigned - at the firm's request
 Dismissed in good standing
 Dismissed for cause
 Completed temporary employment contract
 Retired
 Other

Declaration

I certify the following
- All information in this submission is accurate, and
- The brokerage has complied with The Mortgage Brokerages and Mortgage Administrators Act and The Mortgage Brokerages and Mortgage Administrators Regulations.

I Agree*

Applicant Name
Dated DD-Mon-YYYY

Account - CCD_TQZTEST
Go to my profile
Log Out

Submit to FCAA

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

Step 1
Terminate Relationship

Step 1
Notice of Termination -

Status
In Review

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 GUIDE

Submission Instructions

Mortgage Brokerages are required to provide notification within seven days of a prescribed change, including where a mortgage broker or a mortgage associate ceases to be authorized to broker mortgages on behalf of the brokerage. Please see the information at <http://fcaa.gov.sk.ca/regulation-businesses-persons-businesses/mortgage-brokerages/filing-and-modifications-to-the-superintendent>

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 used 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
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

Declaration

Account - CCD_TQ2TEST
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.

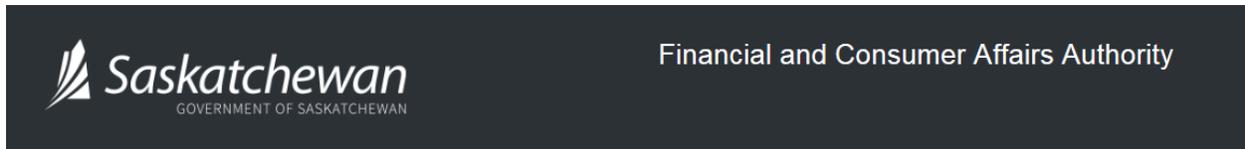
On the right side of the screen, click the “Action” button  and select “Print Submission”.

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 <https://fcaa.saskatchewan.ca>

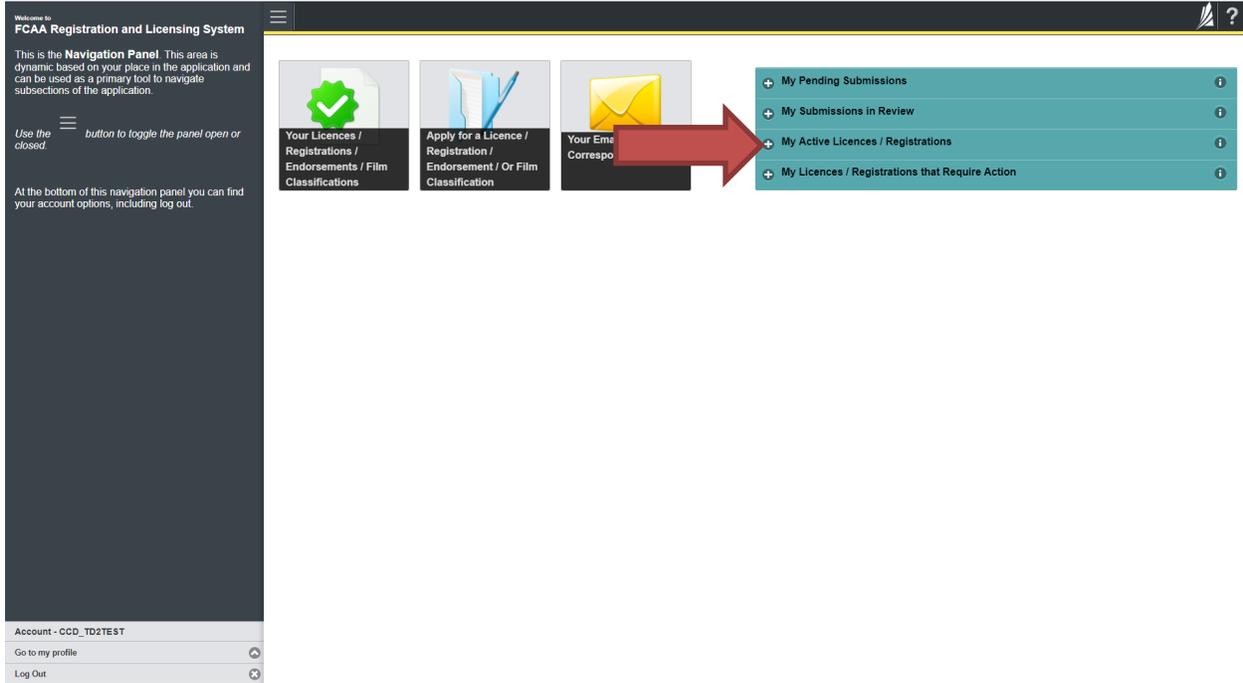


FCAA Registration and Licensing System



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.



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.

Click the “View Licence” button on the right hand side.

The screenshot shows the FCAA external user guide interface. On the left is a navigation menu with options like 'Licence Events', 'Notifications', and 'My Brokers/Associates'. The main content area is titled 'Mortgage Brokerage Licence - 100884 - EXTERNAL USER GUIDE'. It features the FCAA logo and a 'Status: Active' indicator. A red arrow points to a green button labeled 'View Licence'. Below this are buttons for 'Apply for an Endorsement', 'Surrender Licence', and 'Provide Information Update'. A 'Licence Information' table is visible below the buttons.

| 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 |

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.

This screenshot shows the same FCAA external user guide interface as the previous one, but with a pop-up window open. The pop-up window is a Google Chrome browser window displaying a PDF document titled 'EXTERNAL USER GUIDE'. A red arrow points from the 'View Licence' button in the background to the pop-up window. The PDF document contains the following information:

- FCAA** Financial and Consumer Affairs Authority
- Date of Issue:** Oct 04, 2019
- Continuous Licence**
- Licence Number:** 100884
- EXTERNAL USER GUIDE**
- Mailing Address:** 1919 SASKATCHEWAN DR, REGINA SASKATCHEWAN S4P 4H2
- Business Location:** 1919 Saskatchewan Drive, Regina SASKATCHEWAN S4S 5S5

Provide Information Updates

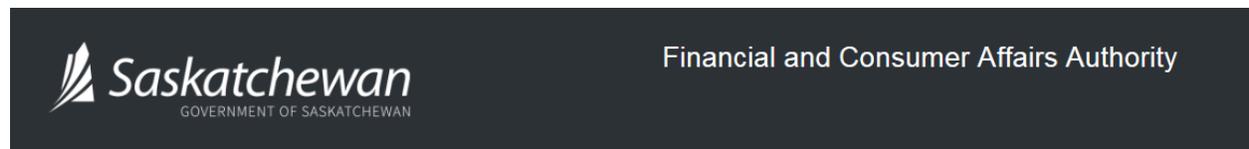
Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the “Act”) and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the “Regulations”) which outlines the requirements to carry on business as a mortgage brokerage in Saskatchewan. 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 <https://fcaa.saskatchewan.ca>

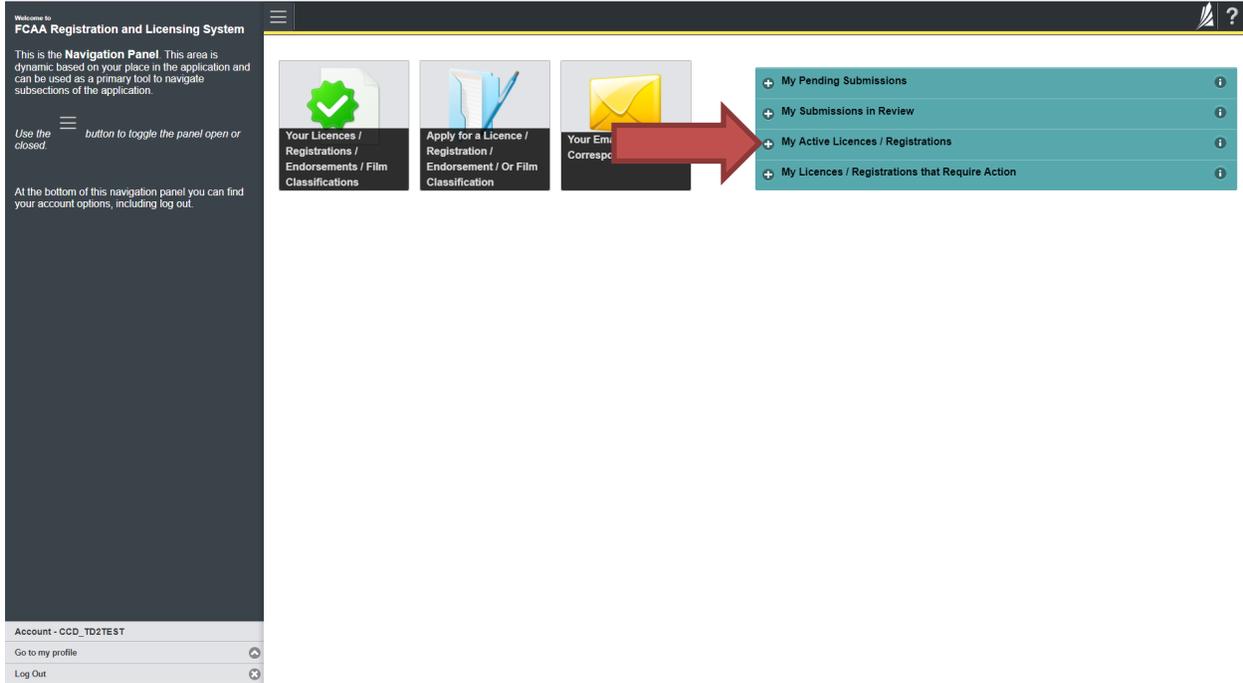


FCAA Registration and Licensing System

The screenshot shows a web form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a circular arrow icon on the right.

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.



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”.

Mortgage Brokerage Licence - 100884 - EXTERNAL USER GUIDE

Status: **Active**

[Apply for an Endorsement](#)
[View Licence](#)
[Surrender Licence](#)
[Provide Information Update](#)

License Information

| | |
|---|---|
| License Type | Mortgage Brokerage |
| License # | 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](#)

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

Mortgage Administrator

Step 1
122331-01 - MRT_APP - CHNG

Status: **Pending Submission**

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at: www.fcaa.gov.sk.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 rls@fcaa.gov.sk.ca or (306) 787-6700.

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 "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:

Title / Position: CEO

Email Address:

Phone Number:

Account - CCD_TD2TEST
[Go to my profile](#)
[Log Out](#)

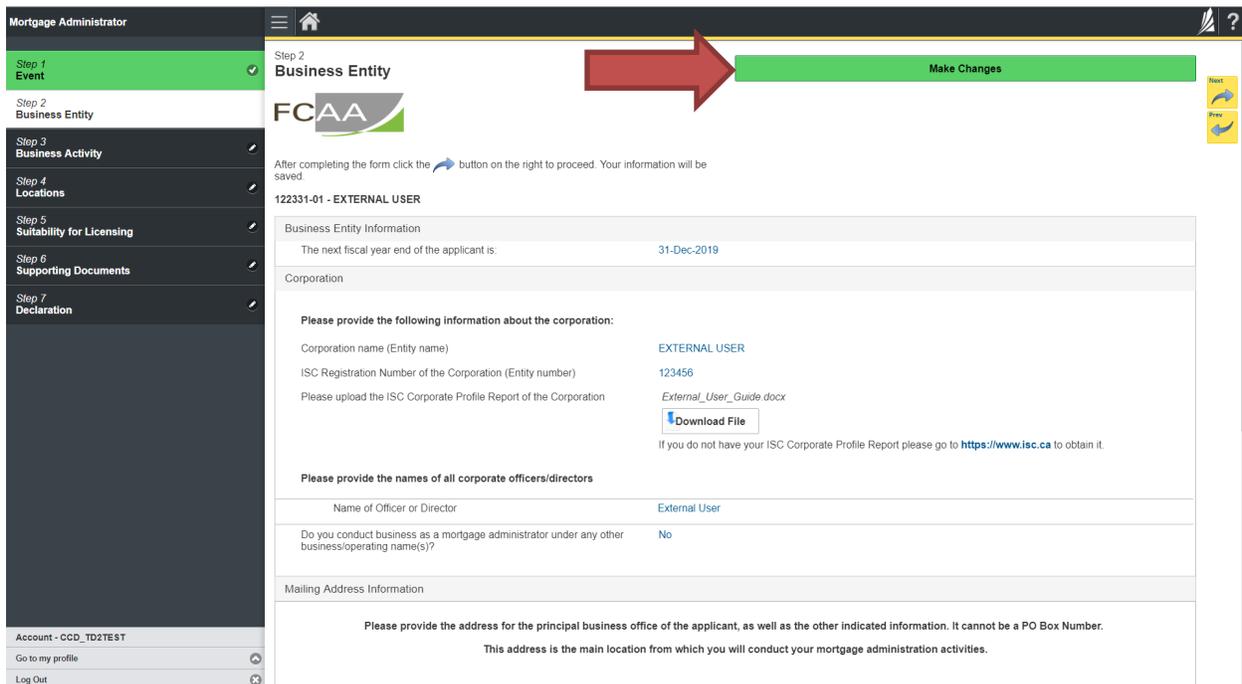
On the right side is your tools and actions menu where you can:

- 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;  and
- 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.

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

Step 1 Event ✓

Step 2 Business Entity

Step 3 Business Activity

Step 4 Locations

Step 5 Suitability for Licensing

Step 6 Supporting Documents

Step 7 Declaration

Account - CCD_TD2TEST

Go to my profile

Log Out

Step 2 Business Entity

FCAA

After completing the form click the  button on the right to proceed. Your information will be saved.

122331-01 - EXTERNAL USER

Business Entity Information

| | |
|---|-------------|
| The next fiscal year end of the applicant is: | 31-Dec-2019 |
|---|-------------|

Corporation

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 |

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 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 administration activities.

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.

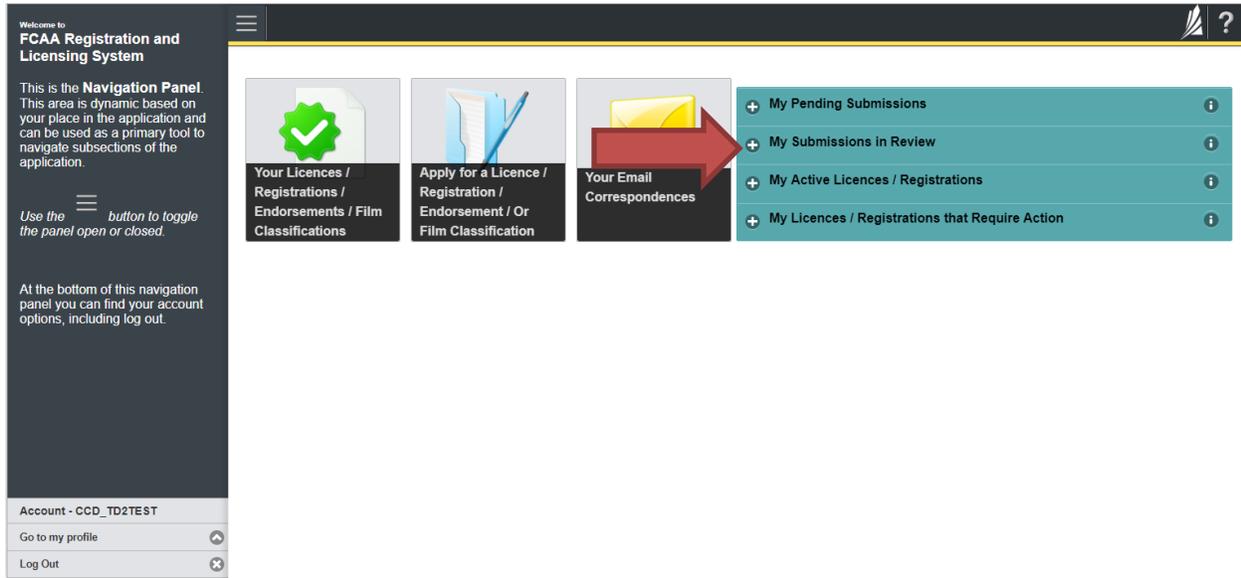
Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

The screenshot shows the 'Mortgage Administrator' web application interface. On the left is a sidebar with a list of steps: Step 1 Event (checked), Step 2 Business Entity (checked), Step 3 Business Activity, Step 4 Locations, Step 5 Suitability for Licensing, Step 6 Supporting Documents, and Step 7 Declaration. The main content area is titled 'Step 7 Declaration' and features the FCAA logo. Below the logo, it displays '122331-01 - EXTERNAL USER' and 'Submission Instructions'. A text box contains the declaration: '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*. All information provided in this submission is true.' Below this text is a checkbox labeled 'I Agree' with a red arrow pointing to it. To the right of the checkbox is a date input field with the placeholder 'DD-Mon-YYYY'. At the bottom of the main content area is a green button labeled 'Submit to FCAA'. The footer of the page shows 'Account - CCD_TDZTEST', 'Go to my profile', and 'Log Out'.

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).

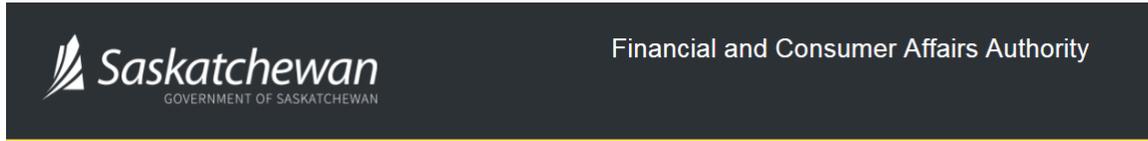
You are able to start your annual return submission in RLS one month prior to the due date. You can access a summary of the requirements and supporting materials required in the Mortgage Brokerage Licence Toolkit and also on our webpage.

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 <https://fcaa.saskatchewan.ca>



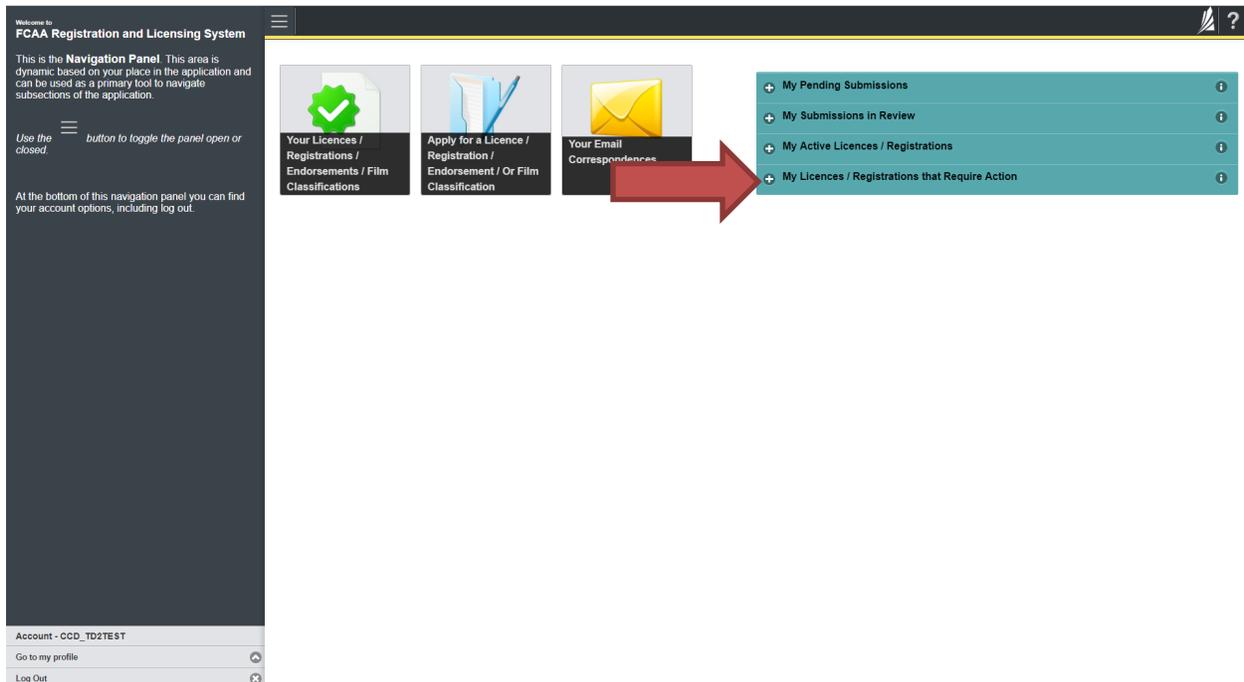
FCAA Registration and Licensing System

The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: "Login" (in teal) and "Register" (in grey). At the bottom left, there is a link "Forgot your password?" with a right-pointing arrow icon.

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.

Mortgage Brokerage Licence - 100884 - EXTERNAL USER GUIDE

Status: **Active**

View Licence

Start Annual Return

Surrender Licence

Licence Information

| | |
|--|----------------------------------|
| Licence Type | Mortgage Brokerage |
| Licence # | 100884 |
| Licencee 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 |
| Next Expected Annual Return / Renewal Due Date | 30-Jun-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.

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

Step 1 Event

Step 1 122250-02 - MRT_BRK - RNWL

Status: **Pending Submission**

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 Information

| | |
|--------------------|---------------|
| Submission Number | 122250-02 |
| 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?

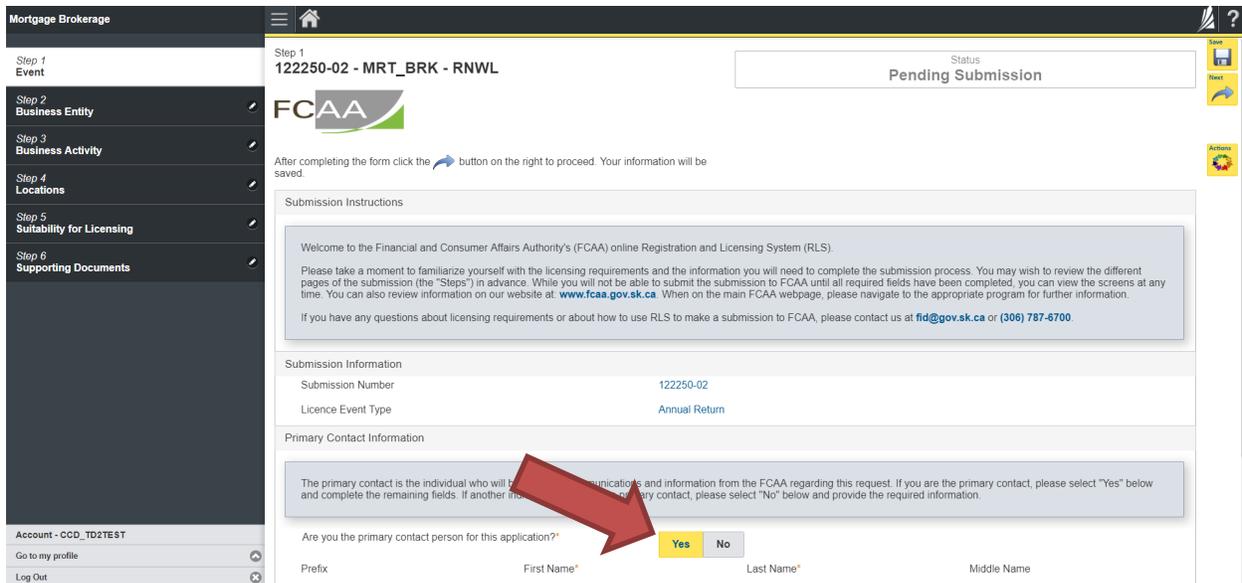
Prefix _____ First Name* _____ Last Name* _____ Middle Name _____

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;  and
- 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.

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.



The screenshot displays the FCAA online Registration and Licensing System (RLS) interface. The left sidebar lists the application steps: Step 1 (Event), Step 2 (Business Entity), Step 3 (Business Activity), Step 4 (Locations), Step 5 (Suitability for Licensing), and Step 6 (Supporting Documents). The main content area shows the submission details for 'Step 1: 122250-02 - MRT_BRK - RNWL' with a status of 'Pending Submission'. Below this, there are submission instructions and information, including the submission number '122250-02' and the license event type 'Annual Return'. The primary contact information section asks, 'Are you the primary contact person for this application?' with 'Yes' and 'No' buttons. A red arrow points to the 'Yes' button.

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.

The screenshot displays the 'Mortgage Administrator' web application interface. On the left, a sidebar lists steps 1 through 8, with 'Step 8 Declaration' selected. The main content area shows 'Step 8 Declaration' with the FCAA logo and user information '122331-01 - EXTERNAL USER'. Below this is a 'Submission Instructions' box containing a declaration text and a list of conditions. At the bottom of the instructions box is an 'I Agree' checkbox, which is highlighted by a red arrow. To the right of the checkbox is a date field labeled 'DD-Mon-YYYY'. Below the instructions box is a green 'Submit to FCAA' button. The bottom of the page shows user account information: 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

8. You will be brought to the “Invoice” step.

The screenshot shows the FCAA Mortgage Brokerage system interface. On the left is a sidebar with a list of steps from 1 to 9, with Step 9 'Invoice' selected. The main content area displays 'Step 9 Invoice - 001800' and a 'Status Pending' box with a 'Print Invoice' button. Below this is the FCAA logo and 'Order Details' section, including 'Order Description: Annual Return - Licence #100884 - Submission #122250-02' and 'Merchant Name: FCAA'. An 'Item Details' table lists 'Endorsement Fee' and 'Mortgage Brokerage Annual Return'. A 'Charge Total' of \$1750.00 (CAD) is shown. The bottom section contains 'Payable Information' and payment instructions, along with logos for Moneris, Interac, Online, VISA, and MasterCard, and a 'Proceed to Payment' button.

| Description | Product Code | Quantity | Price | Subtotal |
|----------------------------------|--------------|----------|----------|----------|
| Endorsement Fee | 2 | 1 | \$350.00 | \$350.00 |
| Mortgage Brokerage Annual Return | 1 | 1 | \$400.00 | \$400.00 |

| | |
|----------------------|------------------------|
| GST: | \$0.00 |
| PST: | \$0.00 |
| HST: | \$0.00 |
| Shipping Cost: | \$0.00 |
| Charge Total: | \$1750.00 (CAD) |

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

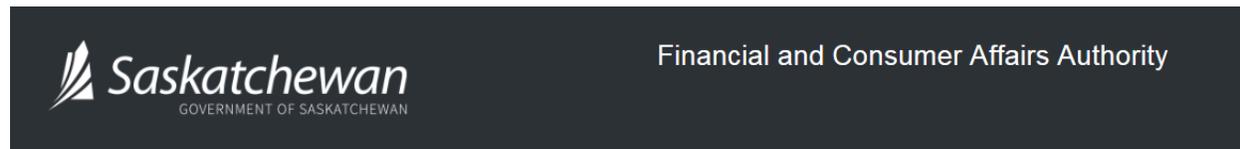
Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the “Act”) and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the “Regulations”) which outlines the requirements to carry on business as a mortgage administrator in Saskatchewan. 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 <https://fcaa.saskatchewan.ca>



FCAA Registration and Licensing System

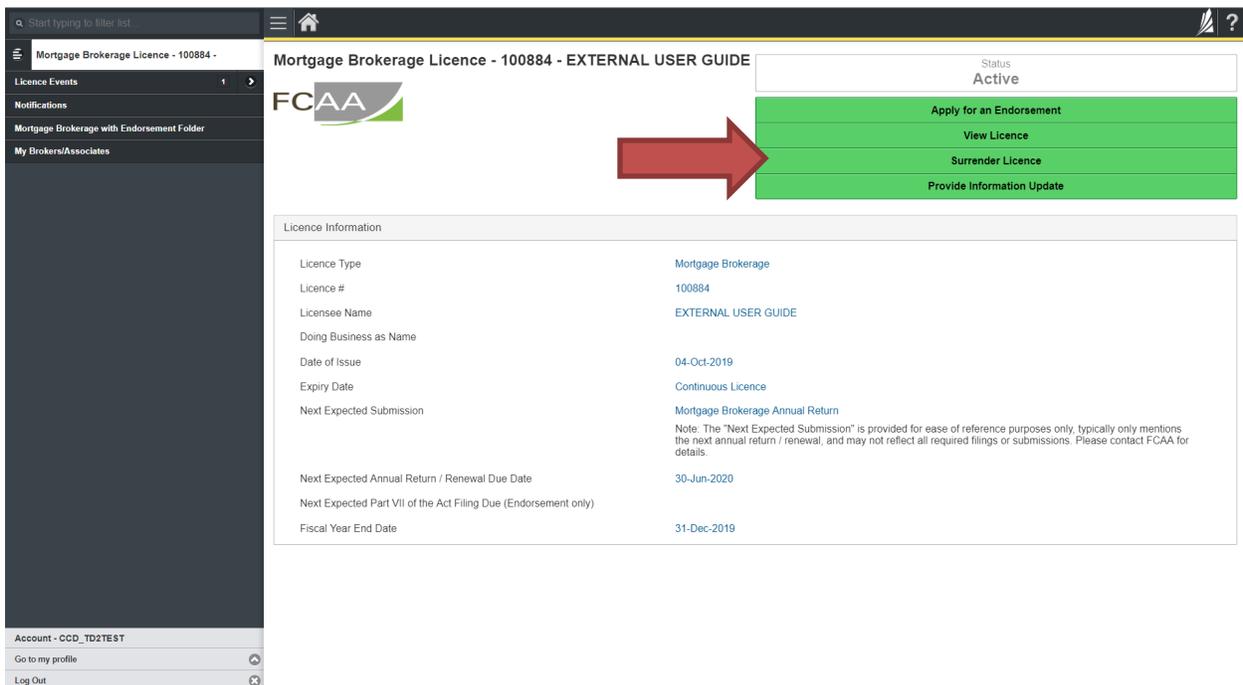
Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

2. Click on the “My Active Licences/Registrations” portal.



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.



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

The screenshot shows the 'MRT Surrender Licence' web application interface. The top navigation bar includes a home icon, a status box labeled 'Pending Submission', and a help icon. The main content area features the FCAA logo and the text 'Licence: 100890 - EXTERNAL USER'. Below this is a 'Details' section with a 'Submission Number' field containing '122331-02'. It includes a text input for a detailed explanation of the circumstances of the request, a date input for when the request becomes effective (format: DD-Mon-YYYY), and an 'Upload File' button. At the bottom of the details section are two green buttons: 'Submit Licence Surrender Request' and 'Cancel Licence Surrender Request'. A left sidebar contains a 'Step 1 Request' section and a user profile section with 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out' options.

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

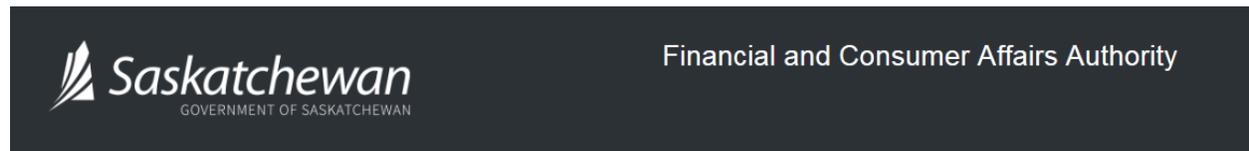
Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the “Act”) and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the “Regulations”) which outlines the requirements to carry on business as a mortgage administrator in Saskatchewan.

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 <https://fcaa.saskatchewan.ca>

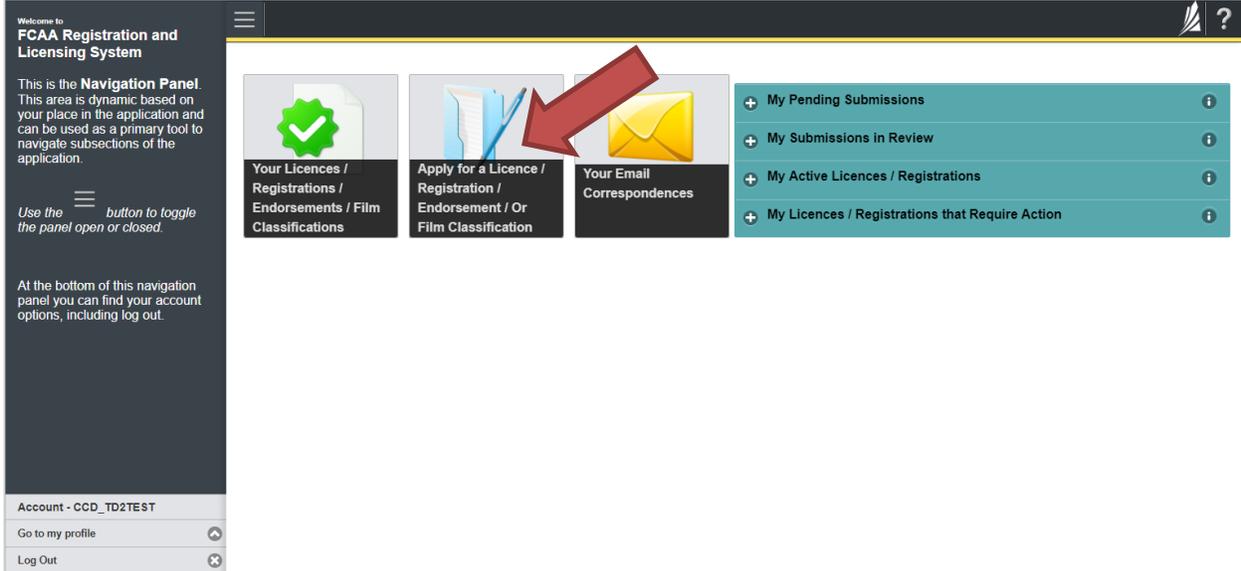


FCAA Registration and Licensing System

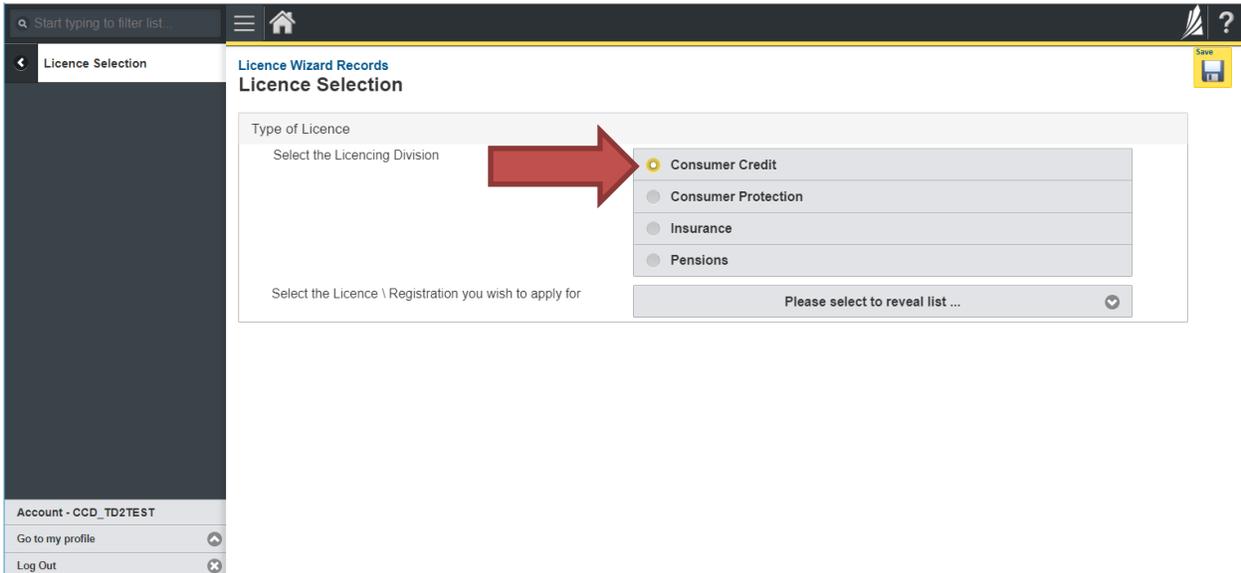
The screenshot shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below these fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" with a right-pointing arrow icon.

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.



4. Select “Mortgage Administrator” from the dropdown menu.

The screenshot shows the 'Licence Selection' page. Under 'Type of Licence', 'Consumer Credit' is selected. The dropdown menu for 'Select the Licence \ Registration you wish to apply for' is open, and 'Mortgage Administrator' is highlighted. A red arrow points to this option.

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

The screenshot shows the 'Before You Begin' section. It contains a welcome message and instructions. At the bottom, there is a green button labeled 'I Acknowledge'. A red arrow points to this button.

Click “I acknowledge”.

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

The screenshot shows the FCAA online Registration and Licensing System (RLS) interface. On the left is a navigation menu with steps: Step 1 Event, Step 2 Business Entity, Step 3 Business Activity, Step 4 Locations, Step 5 Suitability for Licensing, Step 6 Supporting Documents, and Step 7 Declaration. The main content area shows 'Step 1 122331-00 - MRT_APP - NEW' with a status of 'Pending Submission'. Below this, there are instructions, submission information, and primary contact information fields.

Submission Information

| | |
|--------------------|-----------------|
| Submission Number | 122331-00 |
| Licence Event Type | New Application |

Primary Contact Information

Are you the primary contact person for this application? Yes No

Prefix: First Name*: Last Name*: Middle Name:

Title / Position*:

Email Address*:

Phone Number*:

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;  and
- 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.

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.

The screenshot displays the FCAA online Registration and Licensing System (RLS) interface. On the left is a sidebar with a navigation menu listing steps: Step 1 Event, Step 2 Business Entity, Step 3 Business Activity, Step 4 Locations, Step 5 Suitability for Licensing, Step 6 Supporting Documents, and Step 7 Declaration. The main content area shows the submission details for application 122331-00 - MRT_APP - NEW, which is in a 'Pending Submission' status. Below this, there are submission instructions and a section for 'Primary Contact Information'. A red arrow points to the 'Yes' button for the question 'Are you the primary contact person for this application?'. The form includes fields for Prefix, First Name, Last Name, Middle Name, Title / Position, Email Address, and 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.

The screenshot displays the 'Mortgage Administrator' web application. On the left is a vertical navigation menu with seven steps: Step 1 Event (checked), Step 2 Business Entity (active), Step 3 Business Activity, Step 4 Locations, Step 5 Suitability for Licensing, Step 6 Supporting Documents, and Step 7 Declaration. The main content area is titled 'Step 2 Business Entity' and features the FCAA logo. Below the logo, a message states: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The application ID '122331-00' is shown. The 'Business Entity Information' section includes a date field for 'The next fiscal year end of the applicant is *' with a dropdown menu set to 'DD-Mon-YYYY'. A 'Corporation' section follows, with a heading 'Please provide the following information about the corporation:'. It contains three input fields: 'Corporation name (Entity name)*' with a hint 'Corporate name as registered with ISC', 'ISC Registration Number of the Corporation (Entity number)*', and 'Please upload the ISC Corporate Profile Report of the Corporation*' with an 'Upload File' button. A note below the upload button reads: 'If you do not have your ISC Corporate Profile Report please go to <https://www.isc.ca> to obtain it.' The 'Please provide the names of all corporate officers/directors' section has a 'Name of Officer or Director*' input field and a green '+ Add another Officer or Director Record' button. A question 'Do you conduct business as a mortgage administrator under any other business/operating name(s)?*' has 'Yes' and 'No' buttons. Another 'Upload File' button is present for 'Please upload an organizational chart showing the structure of the corporations, including any parent, subsidiary or associated company relationships*'. At the bottom, there is a 'Provide a brief history of the applicant.*' field. On the right side of the application, there are three buttons: 'Save', 'Next', and 'Prev'.

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.

The screenshot displays the 'Mortgage Administrator' web application interface. On the left is a sidebar with a navigation menu listing steps from 'Event' to 'Declaration'. The main content area is titled 'Step 3 Business Activity' and features the FCAA logo. Below the header, there is a message: 'After completing the form click the [next arrow] button on the right to proceed. Your information will be saved.' The user is identified as '122331-00 - EXTERNAL USER'. The form is divided into several sections: 'Errors and Omissions Insurance' with fields for 'Insurer Name*', 'Policy #*', 'Expiry Date*' (with a date picker), and an 'Upload File' button; 'Location of Trust Account(s)' with fields for 'Name of financial institution...', 'Street*', 'City*', 'Postal Code*', 'Province*' (a dropdown menu currently showing 'SASKATCHEWAN'), 'Transit #*', 'Institution #*', and 'Account #*'; and 'Signatories' with fields for 'Name*' and 'Relationship*'. Each section includes an 'Upload File' button and a green 'Add' button ('Add a Trust Account Location' and 'Add a Signatory'). On the right side of the main content area, there are three yellow navigation buttons: a back arrow, a forward arrow, and a question mark.

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.

The screenshot displays the 'Mortgage Administrator' application interface. On the left is a vertical sidebar with a dark background, listing seven steps: Step 1 Event (checked), Step 2 Business Entity (checked), Step 3 Business Activity (checked), Step 4 Locations (current), Step 5 Suitability for Licensing, Step 6 Supporting Documents, and Step 7 Declaration. The main content area has a dark header with a home icon and a help icon. Below the header, the title 'Step 4 Locations' is shown next to the FCAA logo. A message states: 'After completing the form click the [next arrow] button on the right to proceed. Your information will be saved.' Below this, the user ID '122331-00 - EXTERNAL USER' is displayed. A section titled 'Additional Business Office(s)' contains the instruction: '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.' At the bottom of this section is a green button with the text 'Add an Additional Office(s)' and a plus sign icon. On the right side of the main content area, there are three vertically stacked buttons: 'Save', 'Next', and 'Prev'. At the bottom of the sidebar, there is a user profile section for 'Account - CCD_TD2TEST' with links for 'Go to my profile' and 'Log Out'.

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.

The screenshot shows the 'Mortgage Administrator' web application. The sidebar on the left lists steps: Step 1 Event, Step 2 Business Entity, Step 3 Business Activity, Step 4 Locations, Step 5 Suitability for Licensing (current step), Step 6 Supporting Documents, and Step 7 Declaration. The main content area features the FCAA logo and a title 'Step 5 Suitability for Licensing'. Below the logo, it says 'After completing the form click the [arrow] button on the right to proceed. Your information will be saved.' The user is identified as '122331-00 - EXTERNAL USER'. The form is titled 'Criminal Record Details' and contains two sections of questions. Each section has a heading: 'During the past ten years, has the applicant, any partner, or any director, officer or employee of the applicant:' and 'During the past ten years, has the applicant, or any director, officer or substantial shareholder (10% or more) of the applicant been a partner, director, officer or substantial shareholder (10% or more) of a firm or corporation that has:'. Each section contains six questions with 'Yes' and 'No' buttons. Below each section is an 'Add a Supporting Document' button. At the bottom, there is a section for 'Criminal Record Checks' with the text 'Please provide Criminal Record Checks (CRC) for the following individuals: External User' and an 'Add a Criminal Record Check' button. The bottom left corner shows 'Account - 000_YDTEST', 'Go to my profile', and 'Log Out'.

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 <https://fcaa.gov.sk.ca/fcaa411>.

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 (<https://fcaa.gov.sk.ca/contact-us>) 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.

The screenshot displays the 'Mortgage Administrator' web application interface. On the left is a sidebar with a navigation menu showing steps 1 through 7. Step 6, 'Supporting Documents', is currently active. The main content area shows the 'Supporting Documents' form for user '122331-00 - EXTERNAL USER'. The form includes sections for 'Supporting Materials' with three numbered questions and 'Upload File' buttons, and 'Financial Security Details' with input fields for 'Description of Financial Security*', 'Amount*', and 'What type of financial security document do you need to upload?*' (with radio buttons for Capital, Letter of Credit, Bond, and Other). There are also 'Upload Document*' and 'Upload File' buttons. A 'Next' arrow button is visible on the right side of the application.

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.

Click the “I Agree” box to agree to it.

The screenshot shows the 'Mortgage Administrator' web application. The left sidebar lists steps 1 through 7, with 'Step 7 Declaration' selected. The main content area is titled 'Step 7 Declaration' and includes the FCAA logo and the user ID '122331-00 - EXTERNAL USER'. Below this is a 'Submission Instructions' section with a text box containing the following text:

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.

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,
- If FCAA identifies changes or requires additional information, the submission will be returned to the submitter/applicant (via RLS) and the submission will be available for updates,
- If, prior 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

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.

Below the instructions, there is an 'I Agree' checkbox, a date field 'DD-Mon-YYYY', and an 'Upload File' button. A red arrow points to the 'Upload File' button. Below the 'Upload File' button is a link: [Click here for the Statutory Declaration Form to be completed and uploaded by the applicant](#). At the bottom of the main content area is a green 'Submit to FCAA' button.

The sidebar at the bottom shows the user's account information: 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

14. The final step in the application is the “Invoice” step.

The screenshot shows the 'Mortgage Administrator' web application at Step 8, 'Invoice - 001798'. The status is 'Pending'. The sidebar on the left lists steps 1 through 8, with Step 8 highlighted. The main content area displays the FCAA logo and order details. The 'Order Description' is 'New Application - Submission #122331-00' and the 'Merchant Name' is 'FCAA'. The 'Merchant URL' is 'https://fcaa-uat.saskatchewan.ca/'. The 'Item Details' table lists two items: 'Mortgage Administrator Licensing Fee' (Product Code 2, Quantity 1, Price \$1,000.00, Subtotal \$1,000.00) and 'Mortgage Administrator Application Fee' (Product Code 1, Quantity 1, Price \$750.00, Subtotal \$750.00). The 'Charge Total' is \$1,750.00 (CAD). The 'Payable Information' section provides instructions on how to pay, including online payment options (Interac, VISA, MasterCard) and cheque payment. The 'Minister of Finance' contact information is also provided. A 'Proceed to Payment' button is located at the bottom right of the main content area.

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

Step 1
Event
122331-00 - MRT_APP - NEW

Status
In Review

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 Information

Submission Number 122331-00
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 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

Prefix First Name External Last Name User Middle Name

Title / Position
Email Address
Phone Number

Account - CCD_TD2TEST
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.

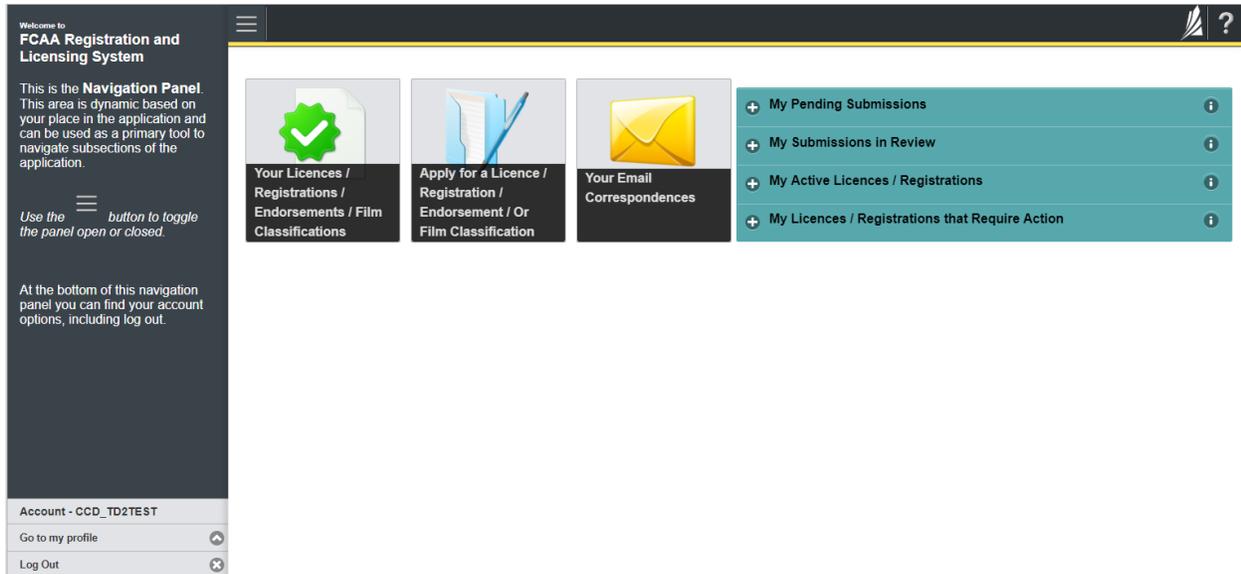
On the right side of the screen, click the "Action" button  and select "Print Submission".

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.

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.

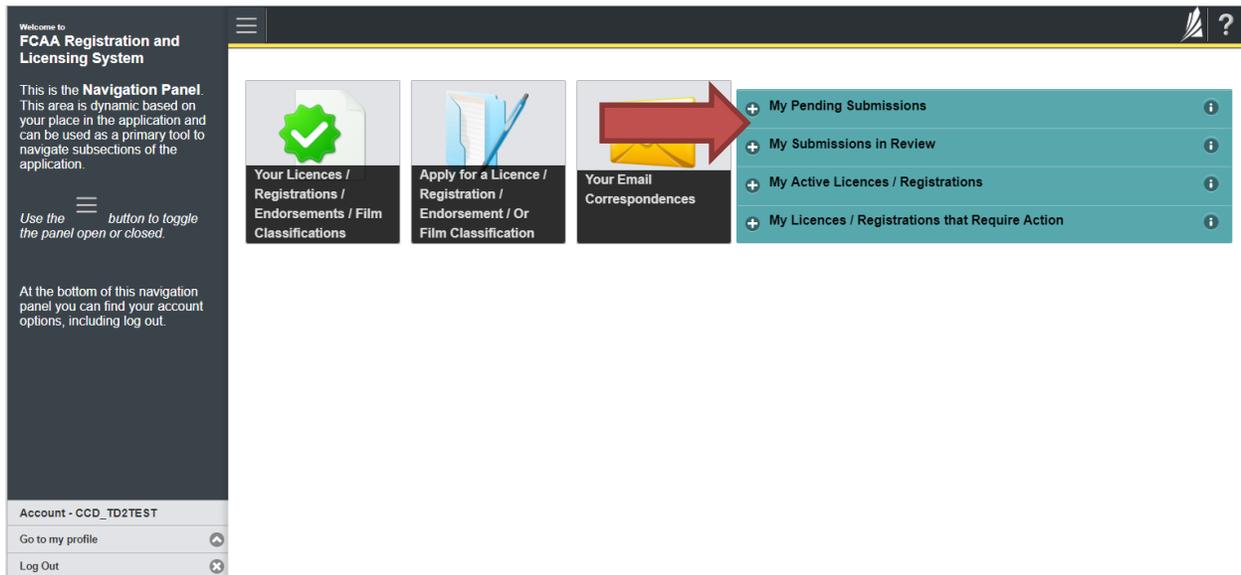
You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

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:

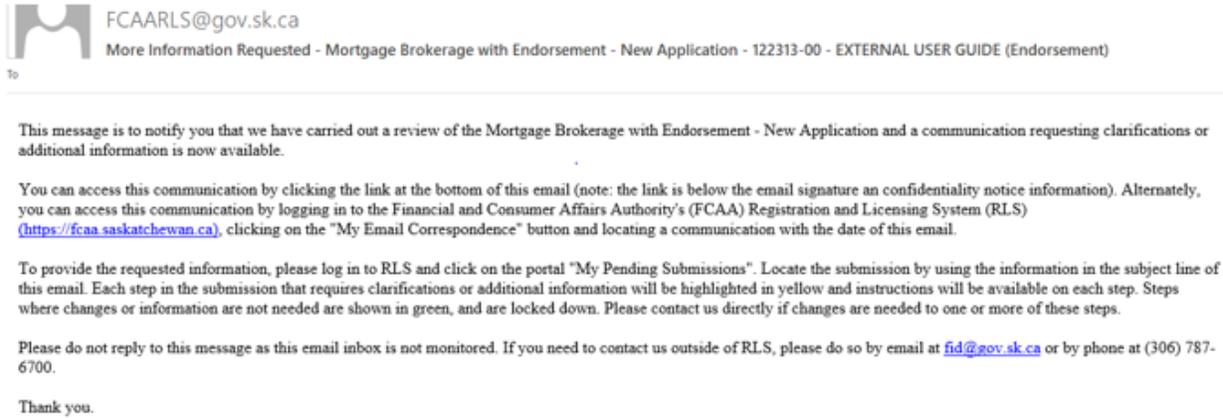
- The “My Submissions in Review” portal list includes all submissions that you have successfully submitted to FCAA for review.
- The “My Pending Submissions” includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned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



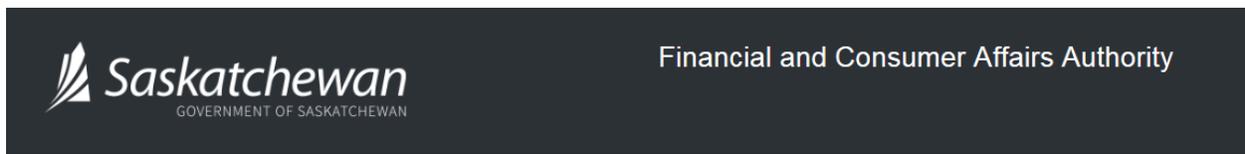
In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

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 fcaarls@gov.sk.ca 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.



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



FCAA Registration and Licensing System

Welcome to FCAA RLS

User ID

Password

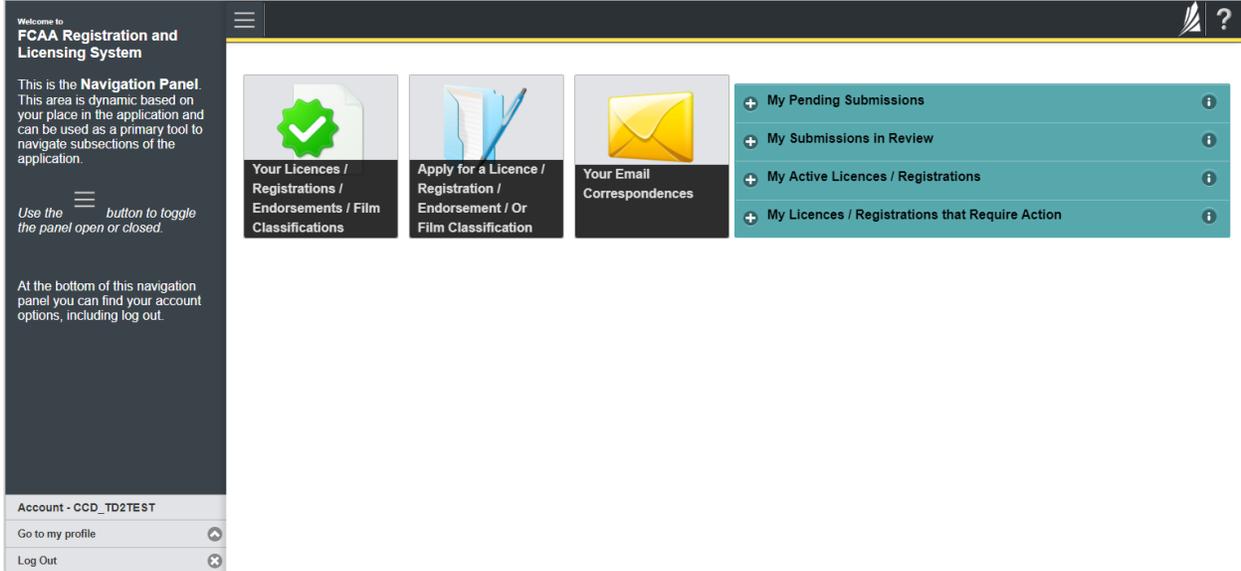
Login Register

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

Step 1 Event

Step 2 Business Activity

Step 3 Supporting Documents

Step 4 Declaration

Step 5 Invoice

Step 1
122313-00 - MRT_END - NEW

Status
Requested more information

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 ffd@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 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

Prefix

First Name*

Last Name*

Middle Name

Title / Position*

Email Address*

Phone Number*

Account - CCD_TD2TEST

Go to my profile

Log Out

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.

The screenshot shows the 'Mortgage Administrator' web application. On the left is a sidebar with a list of steps: Step 1 Event (checked), Step 2 Business Entity (checked), Step 3 Business Activity, Step 4 Locations, Step 5 Suitability for Licensing, Step 6 Supporting Documents, and Step 7 Declaration. The main content area is titled 'Step 7 Declaration' and features the FCAA logo. Below the logo, it says '122331-01 - EXTERNAL USER'. A 'Submission Instructions' box contains the text: '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*. All information provided in this submission is true.' Below this text is an 'I Agree' checkbox, which is highlighted by a red arrow. To the right of the checkbox is a date field with the placeholder 'DD-Mon-YYYY'. At the bottom of the main content area is a green 'Submit to FCAA' button. The bottom of the sidebar contains the user's account information: 'Account - CDD_TDZTEST', 'Go to my profile', and 'Log Out'.

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.

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

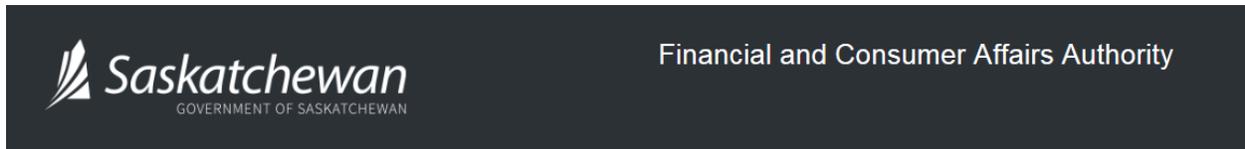
The screenshot shows the FCAA online Registration and Licensing System (RLS) interface. On the left, a sidebar lists five steps: Step 1 (Event), Step 2 (Business Activity), Step 3 (Supporting Documents), Step 4 (Declaration), and Step 5 (Invoice). Step 2 is highlighted in green, indicating it is the current step. The main content area displays the submission ID '122313-00 - MRT_END - NEW' and its status 'In Review'. A red arrow points to the 'Action' button in the top right corner. Below the submission information, there is a section for 'Primary Contact Information' with a form to be completed. The form includes a question 'Are you the primary contact person for this application?' with a 'Yes' radio button selected. Below this, there are fields for 'Prefix', 'First Name', 'Last Name', and 'Middle Name'. The 'First Name' field contains the text 'External' and the 'Last Name' field contains 'User'. There are also fields for 'Title / Position', 'Email Address', and 'Phone Number'.

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 <https://fcaa.saskatchewan.ca>



FCAA Registration and Licensing System

The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a right-pointing arrow icon.

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.



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.

| 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 <small>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.</small> |
| 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 |

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.

EXTERNAL USER

Date of Issue: Oct 08, 2019

Continuous Licence

Licence Number: 100890

Mailing Address: 1919 SASKATCHEWAN DR, REGINA SASKATCHEWAN S4P 4H2

is licenced to operate as: Mortgage Administrator pursuant to: The Mortgage Brokerages and Mortgage Administrators Act

Conditions: NONE

Provide Information Updates

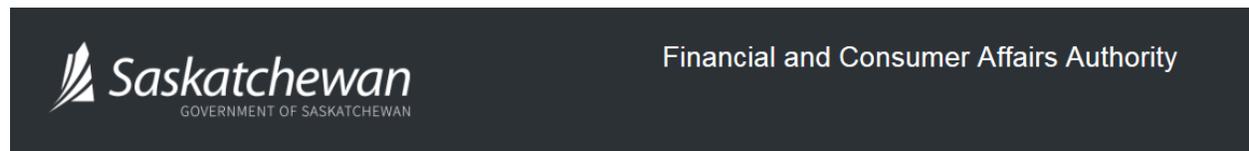
Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the “Act”) and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the “Regulations”) which outlines the requirements to carry on business as a mortgage administrator in Saskatchewan. 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 <https://fcaa.saskatchewan.ca>



FCAA Registration and Licensing System

The screenshot shows the login page for the FCAA RLS system. At the top, it says "Welcome to FCAA RLS". Below this are two input fields: "User ID" and "Password". Underneath the input fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a right-pointing arrow icon.

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.



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”.

Mortgage Administrator Licence - 100890 - EXTERNAL USER

Status: Active

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 |

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

Mortgage Administrator

Step 1
Event

122331-01 - MRT_APP - CHNG

Status: Pending Submission

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at: www.fcaa.gov.sk.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 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 "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:

Title / Position*: CEO

Email Address*:

Phone Number*:

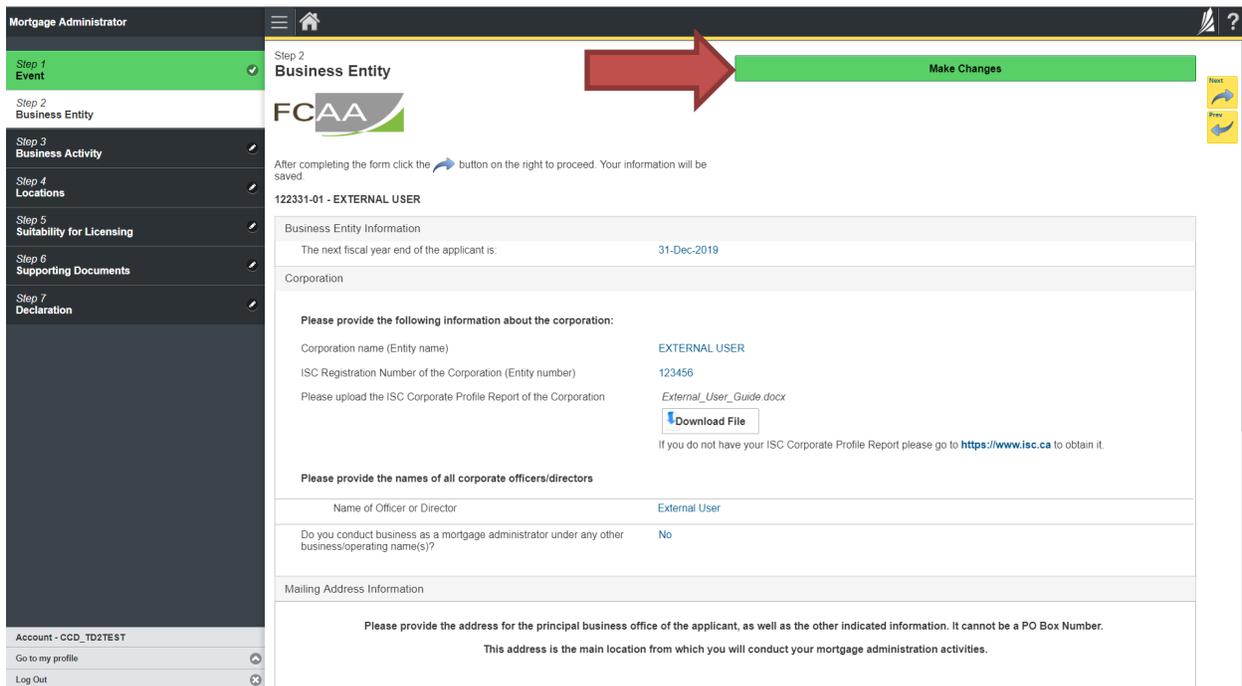
On the right side is your tools and actions menu where you can:

- 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;  and
- 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.

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.



The screenshot shows the Mortgage Administrator interface. On the left is a sidebar with steps 1 through 7. Step 2, 'Business Entity', is selected. The main content area shows the 'Business Entity' form for '122331-01 - EXTERNAL USER'. A red arrow points to a green 'Make Changes' button at the top right of the form. The form includes sections for 'Business Entity Information' and 'Mailing Address Information'.

| Business Entity Information | |
|--|---|
| The next fiscal year end of the applicant is: | 31-Dec-2019 |
| Corporation | |
| 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 |
| 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 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 administration activities. | |

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.

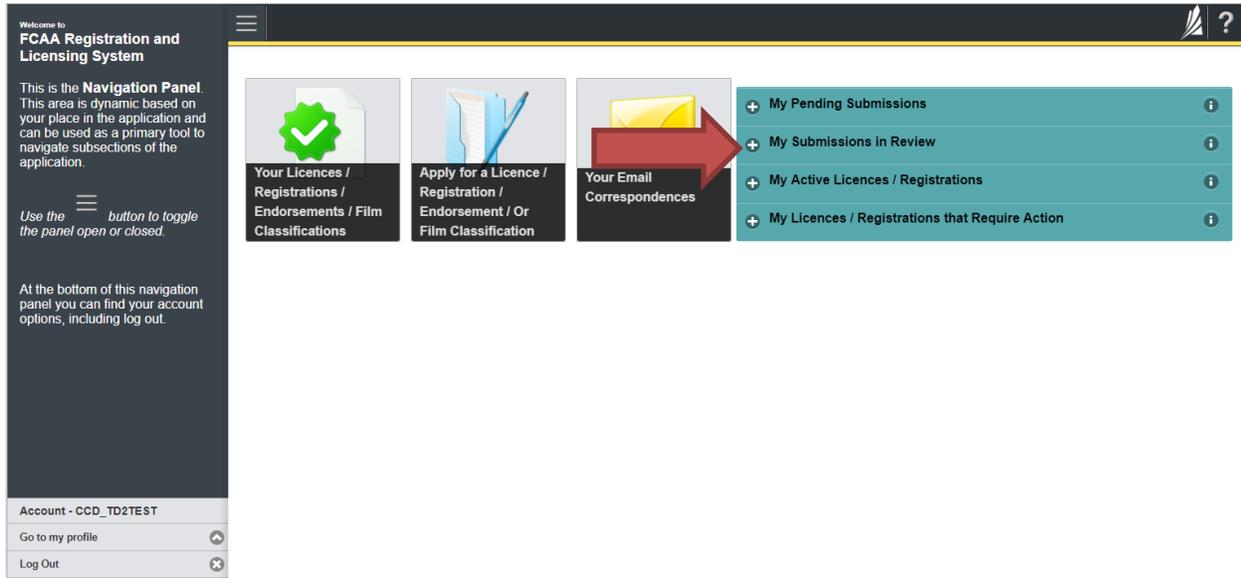
Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

The screenshot shows the 'Mortgage Administrator' web application interface. On the left is a sidebar with a list of steps: Step 1 Event (checked), Step 2 Business Entity (checked), Step 3 Business Activity, Step 4 Locations, Step 5 Suitability for Licensing, Step 6 Supporting Documents, and Step 7 Declaration (selected). The main content area is titled 'Step 7 Declaration' and features the FCAA logo. Below the logo, it displays '122331-01 - EXTERNAL USER' and 'Submission Instructions'. A text box contains the declaration: '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*. All information provided in this submission is true.' Below this text box is an 'I Agree' checkbox, which is highlighted by a red arrow. To the right of the checkbox is a date field with the placeholder 'DD-Mon-YYYY'. At the bottom of the main content area is a green 'Submit to FCAA' button. The bottom of the sidebar contains user information: 'Account - CCD_TDZTEST', 'Go to my profile', and 'Log Out'.

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.

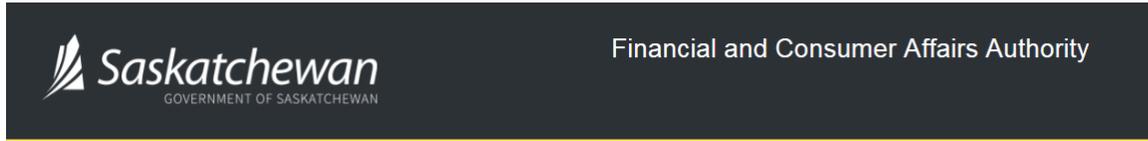
You are able to start your annual return submission in RLS one month prior to the due date. You can access a summary of the requirements and supporting materials on our webpage.

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 <https://fcaa.saskatchewan.ca>



FCAA Registration and Licensing System

The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: "Login" (in teal) and "Register" (in grey). At the bottom left, there is a link "Forgot your password?" with a right-pointing arrow icon.

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.

Mortgage Administrator Licence - 100890 - EXTERNAL USER

Status: Active

View Licence

Start Annual Return

Surrender Licence

Licence Information

| | |
|--|---|
| Licence Type | Mortgage Administrator |
| Licence # | 100890 |
| Licence 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 | 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

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

Mortgage Administrator

Step 1
Event

122331-01 - MRT_APP - RNWL

Status: Pending Submission

After completing the form click the button on the right to proceed. Your information will be saved.

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 "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 time. You can also review information on our website at www.fcaa.gov.sk.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 rls@gov.sk.ca or (306) 787-6700.

Submission Information

| | |
|--------------------|---------------|
| Submission Number | 122331-01 |
| 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

Prefix: First Name*: External Last Name*: User Middle Name:

Title / Position*: CEO

Email Address*:

Phone Number*:

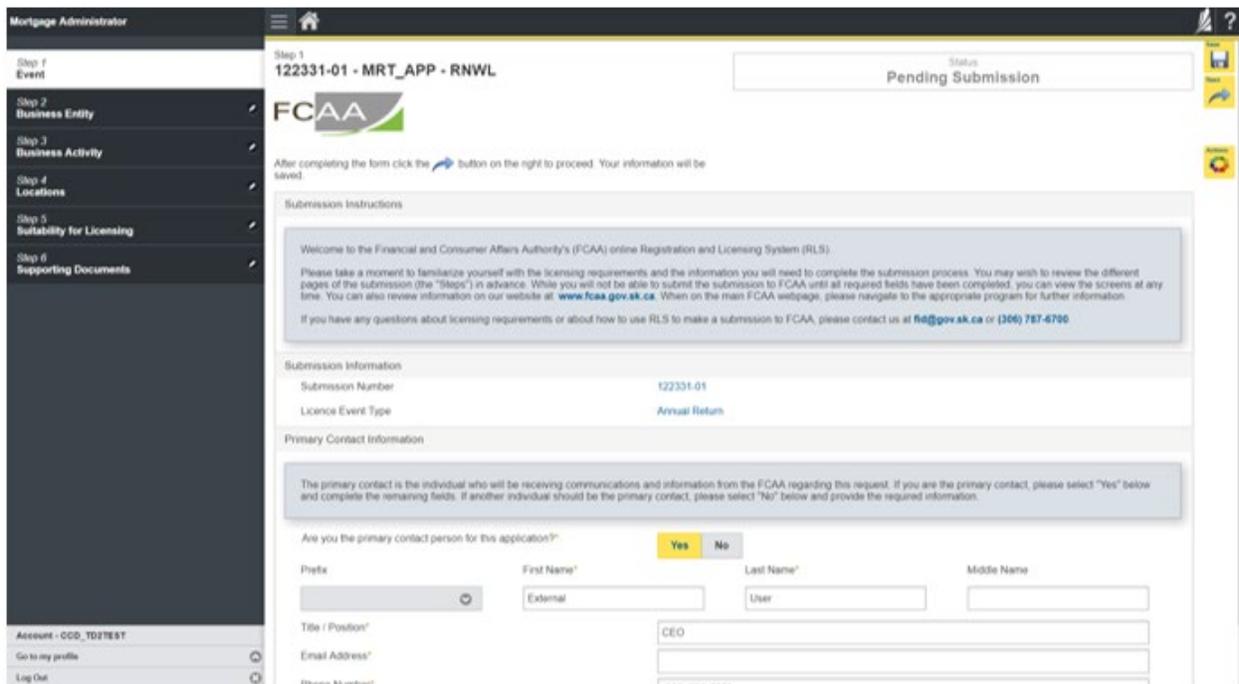
Account - CCD_TD2TEST
Go to my profile
Log Out

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;  and
- 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.

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.



The screenshot displays the Mortgage Administrator interface. On the left is a navigation sidebar with steps: Step 1 Event, Step 2 Business Entity, Step 3 Business Activity, Step 4 Locations, Step 5 Suitability for Licensing, and Step 6 Supporting Documents. The main content area shows 'Step 1' for submission '122331-01 - MRT_APP - RNWL' with a status of 'Pending Submission'. It includes submission instructions, submission information (Submission Number: 122331-01, Licence Event Type: Annual Return), and primary contact information. A question asks 'Are you the primary contact person for this application?' with 'Yes' and 'No' buttons. Below are fields for Prefix, First Name, Last Name, Middle Name, Title / Position (CEO), Email Address, and Phone Number.

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.

The screenshot displays the 'Mortgage Administrator' web interface. On the left, a vertical navigation menu lists steps 1 through 8, with 'Step 8 Declaration' selected. The main content area is titled 'Step 8 Declaration' and features the FCAA logo. Below the logo, the user is identified as '122331-01 - EXTERNAL USER'. A 'Submission Instructions' box contains the following text: 'I certify the following:' followed by a bulleted list: 'All information in this submission is accurate;', 'This annual return reflects any changes from that which was previously reported in the licence application or preceding annual return submitted by the administrator; and', and 'The administrator has complied with The Mortgage Brokerages and Mortgage Administrators Act and The Mortgage Brokerages and Mortgage Administrators Regulations in the reporting period.' Below this text is an 'I Agree' checkbox, which is highlighted by a red arrow. To the right of the checkbox is a date input field with the placeholder 'DD-Mon-YYYY'. At the bottom of the main content area is a green 'Submit to FCAA' button. The bottom of the page shows a user profile section with the account name 'Account - CCD_TD2TEST', a 'Go to my profile' link, and a 'Log Out' link.

Click “Submit to FCAA”.

8. You will be brought to the “Invoice” step.

The screenshot shows the Mortgage Administrator web application interface. On the left is a sidebar with a navigation menu listing steps 1 through 9, with Step 9 'Invoice' selected. The main content area displays 'Step 9 Invoice - 001799' with a status of 'Pending' and a 'Print Invoice' button. Below this is the FCAA logo and 'Order Details' section, including 'Order Description' (Annual Return - Licence #100890 - Submission #122331-01) and 'Merchant Name' (FCAA). The 'Item Details' table lists 'Mortgage Administrator Licensing Fee' with a quantity of 1 and a price of \$1,000.00. A 'Charge Total' of \$1,000.00 (CAD) is shown. The 'Payable Information' section provides instructions for payment: online via Interac, VISA, or MasterCard for amounts under \$2,500, or by cheque for amounts over \$2,500. The Minister of Finance contact information is also provided. At the bottom right is a 'Proceed to Payment' button. The footer includes logos for Moneris, Interac Online, VISA, and MasterCard.

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

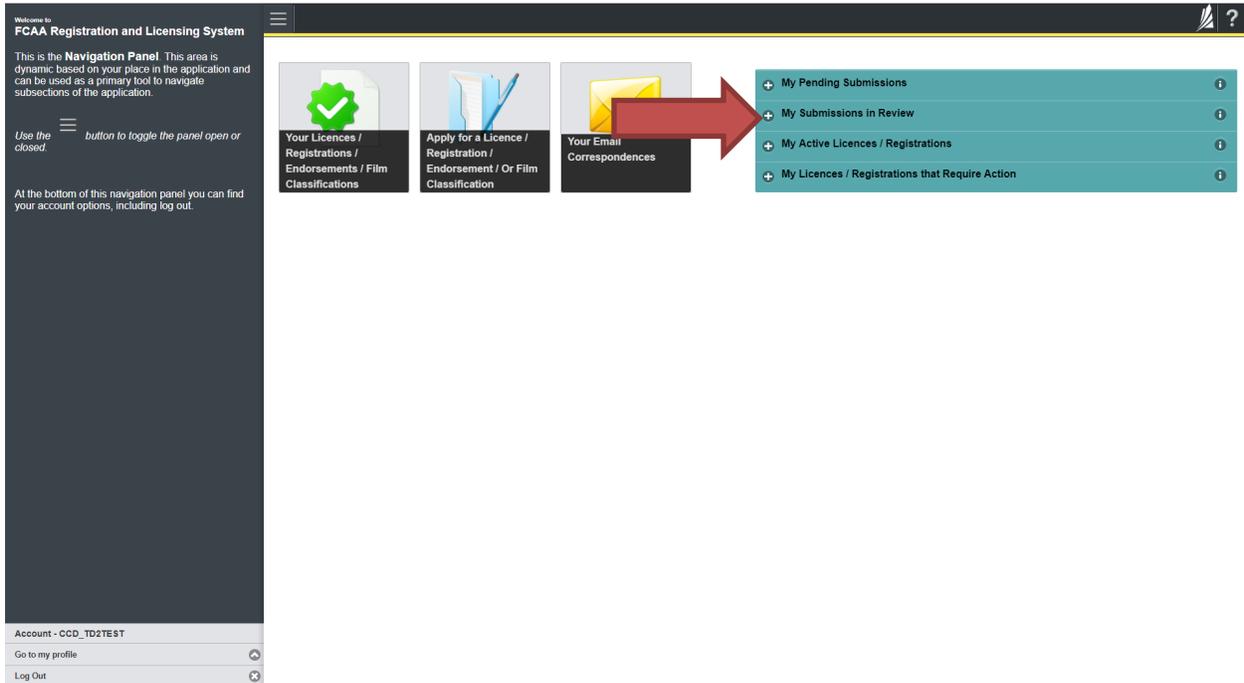
Once payment has been received by our office, we will review your licence application. Our office will communicate using the email address and contact information you provided to us at the beginning of the application.

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

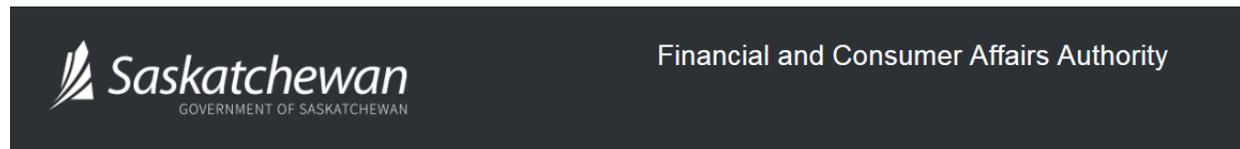
Before you begin, please ensure you are familiar with *The Mortgage Brokerages and Mortgage Administrators Act* (the “Act”) and *The Mortgage Brokerages and Mortgage Administrators Regulations* (the “Regulations”) which outlines the requirements to carry on business as a mortgage administrator in Saskatchewan. 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 <https://fcaa.saskatchewan.ca>

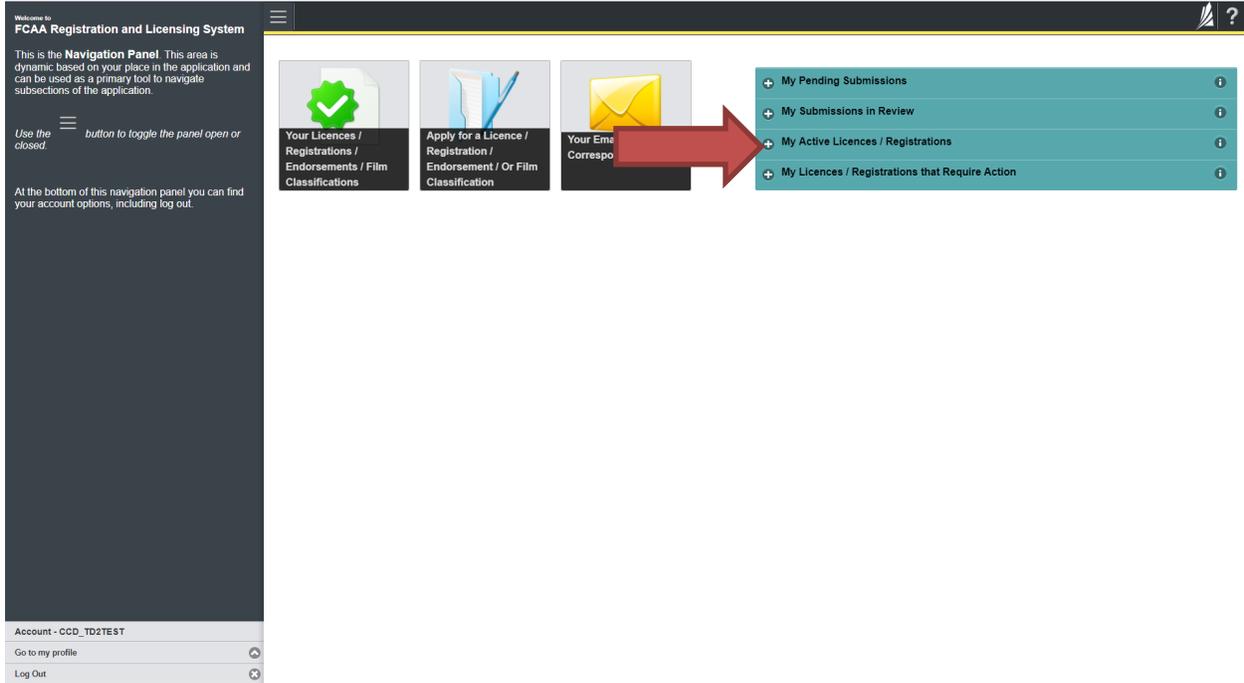


FCAA Registration and Licensing System

The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: "Login" (highlighted in teal) and "Register" (greyed out). At the bottom left is a link "Forgot your password?" with a right-pointing arrow icon.

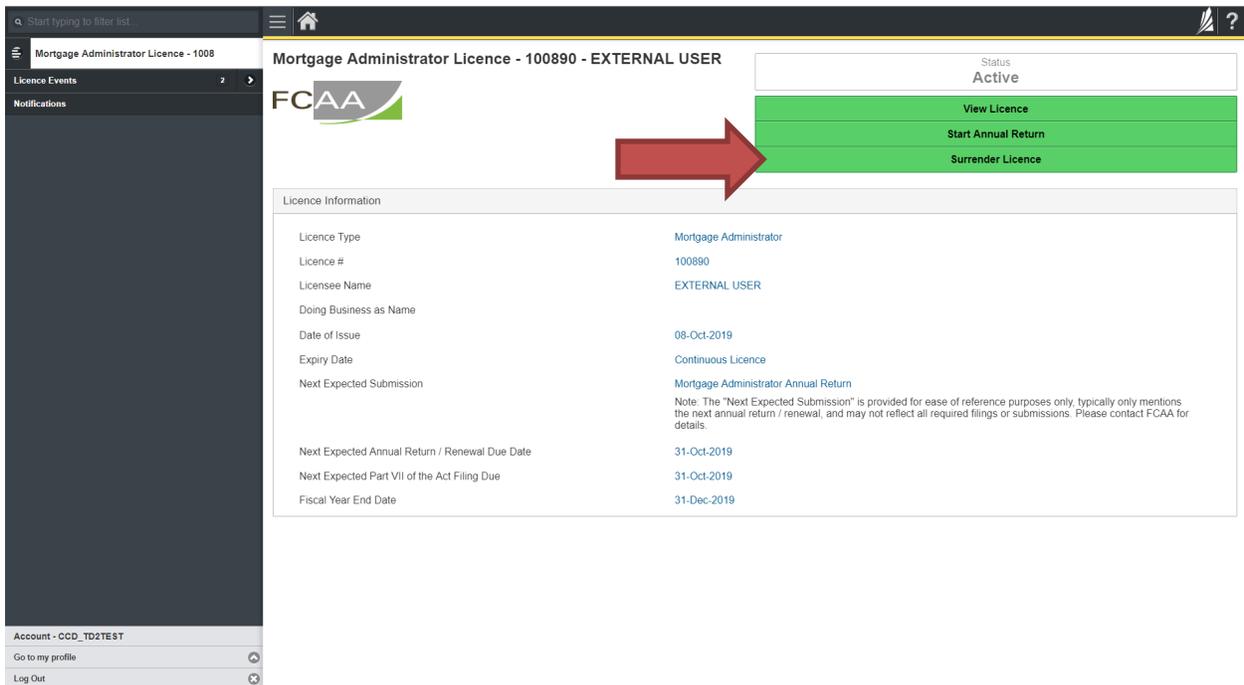
Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

2. Click on the “My Active Licences/Registrations” portal.



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.



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

The screenshot shows the 'MRT Surrender Licence' web application interface. The top navigation bar includes a home icon, a status box labeled 'Pending Submission', and a help icon. The main content area features the FCAA logo and the text 'Licence: 100890 - EXTERNAL USER'. Below this is a 'Details' section with the following fields:

- Submission Number:** 122331-02
- Explanation:** A text input field with the prompt 'Please provide a detailed explanation of the circumstances of your request.*'
- Effective Date:** A date input field with the prompt 'Please indicate the date you would like your request to become effective.' and a 'DD-Mon-YYYY' format.
- Upload:** A section with the prompt 'Please provide any documents that support your request by uploading them to the system (optional)' and an 'Upload File' button.

At the bottom of the details section are two green buttons: 'Submit Licence Surrender Request' and 'Cancel Licence Surrender Request'. The left sidebar contains a 'Step 1 Request' section and a user profile section with 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out' options.

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 <https://fcaa.saskatchewan.ca/>

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. While an Applicant will not be able to submit an incomplete application, they will be able to review the RLS licence pages.

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 <https://fcaa.gov.sk.ca/>.

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 fid@gov.sk.ca.

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 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. Criminal Record Checks. 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 <https://fcaa.gov.sk.ca/fcaa411>.

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 (<https://fcaa.gov.sk.ca/contact-us>) to ensure that provider will be acceptable.

2. Any other supporting information 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 <http://publications.saskatchewan.ca/#/freelaw>

If you have any questions, please contact us at the above address, or by phone at (306) 787-6700 or email at fid@gov.sk.ca.

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 _____
(City, Town, Village, RM, etc)
_____ in the Province of _____,
this ____ day of _____, 20__

} _____
Signature of Applicant
} _____
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 _____.

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 <https://fcaa.saskatchewan.ca/>

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 <https://fcaa.gov.sk.ca/>.

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 fid@gov.sk.ca.

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. 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.
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 <https://fcaa.gov.sk.ca/fcaa411>.

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 (<https://fcaa.gov.sk.ca/contact-us>) 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. Supporting documents – upload another form: 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 <http://publications.saskatchewan.ca/#/freelaw>

If you have any questions, please contact us at the above address, or by phone at (306) 787-6700 or email at fid@gov.sk.ca

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.
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
(City, Town, Village, RM, etc)

_____ in the Province of _____,

this ____ day of _____, 20__



Signature of Applicant

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 _____.